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The Outlook

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Wide World Photos

James J. Walker

The New York Primary Contest

JOHN F. HYLAN, Mayor of New York, is in a political fight with his back to the wall.

On September 15, six days after the date of this issue of The Outlook, the enrolled voters in the several parties in the city of New York will choose their candidates for city and county offices. Later there will be an opportunity for independent nominations by petition.

For nearly eight years Mr. Hylan has been the chief executive of the city under the auspices of Tammany Hall. His record during that time has been Tammany's record. He was put into office by Tammany, and was thus used as an instrument for bringing to an end the administration of the best Mayor that New York had ever had, John Purroy Mitchel. He was supported for re-election by Tammany, and was thus used as a means for defeating one of the ablest administrators in the country, the present United States Commissioner of Immigration at Ellis Island, Henry H. Curran. For all that Mr. Hylan has done or left undone the responsibility belongs to Tammany.

Now Tammany is fighting Hylan. What opponents of Tammany have been saying against Tammany's Mayor Tammany is now repeating. Against him and his supporters, including Hearst, it has brought into action its heaviest guns. It has enlisted on its side of the fight the Governor of the State, Alfred E. Smith. It has nominated against him a Tammany man who has made a reputation in the Legislature for ability, acumen, and clever oratory—a man in many respects of the type of Governor Smith—State Senator James J. (better known as "Jimmie") Walker.

The Hylan Record

DURING his two terms of office Mr. Hylan has played very effectively to the galleries. He has been strong in that department of popular government in which John Purroy Mitchel was weak—self-advertisement. The streets blocked off for children's play have been marked by signs bearing Mayor Hylan's name. The concerts in the parks have been Mayor Hylan's concerts. Committees of citizens have served as Mayor Hylan's committees. Last January The Outlook suggested that the eclipse should be known as Mayor Hylan's eclipse. He has done much to please the people of the city. He has provided busses which, though their legality has been questioned in the courts, have proved a great convenience. The traction interests of the city he has denounced as a public enemy. He has condemned virtually all the newspapers of the city except those published by his backer, Mr. Hearst. He has made the five-cent fare on the rapid transit and surface lines his slogan. In the meantime he has failed to provide adequate school facilities; he has failed to secure the needed new subways; and he has allowed the proceedings of the Board of Estimate, over which he presides, to be carried on in a manner which in the older days would have disgraced a reputable barroom.

Wide World Photos

Frank D. Waterman

Wide World Photos

John F. Hylan

In the meantime it must be acknowledged that New York was never so free from open vice and probably never cleaner. The administration of Mr. Hylan has been incomparably better than that of Van Wyck, or indeed of many another Tammany Mayor.

Democrats in New York City have a hard choice to make. It is a choice between Hylan with all his faults, but now

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an avowed enemy of Tammany, and Tammany with all its bad record, but now an avowed enemy of Hylan. On the whole, we have more hope for what Governor Smith stands for in New York, in spite of Tammany affiliations, than for what Mr. Hylan and Mr. Hearst stand for.

Opposed to both Hylan and Tammany is the Republican organization, and that in New York City was never weaker. Its candidate in the primaries (opposed by John J. Lyons, a former State official, and William M. Bennett, whose chief fame rests upon his defeat of Mayor Mitchel in the Republican primary eight years ago) is Frank D. Waterman, the well-known fountain-pen manufacturer, an able and public-spirited citizen.

Reorganizing a Department

DR. HENRY C. TAYLOR, Chief of the Bureau of Agricultural Economics, has been removed. Secretary Jardine, it is reliably reported, had several times indicated that Dr. Taylor's resignation would be acceptable. Dr. Taylor, however, not only declined to budge, but, according to report, consulted lawyers as to means of remaining in office despite the wishes of the Secretary. Secretary Jardine at last, from a sick-bed, became peremptory, announcing that he had tendered the position to another man. Dr. Taylor left Washington. There are rumors, however, that he will undertake to launch a Congressional investigation in an effort to reinstate himself.

Now and then an occasion arises when the principle of the Civil Service is threatened and a bureau chief is justified in resisting the encroachment of politics upon administrative efficiency. This was not such an instance. In this case the difference between the bureau chief and the head of the department was essentially a difference of opinion concerning the policy of the President. A Cabinet member, the head of an administrative department, certainly has the right to carry out the policies of the Administration as a whole, free from the dead weight of bureau chiefs who oppose the policies. And Dr. Taylor had nothing in common with the economic policies of President Coolidge as they apply to agriculture.

Still, Dr. Taylor's attitude of resistance is not incapable of explanation. Those who have been dictators do not readily abdicate their thrones even when all power has gone from them. And Dr. Taylor had been such a dictator as Washington rarely, if ever, saw before. Some time ago, in editorial correspondence from Washington, Dixon Merritt told in The Outlook the story of how this man skillfully engineered his way from a minor position until he was at the head of consolidated activities so large that he believed himself to be—and actually was for a time—more powerful than the Secretary of Agriculture.

The Department of Agriculture is now in the way to be fairly reorganized; and no other bureau needs it quite so much as the one from which Taylor has just been ousted.

The Lawson Will

THE opening of the will of Victor F. Lawson, owner of the Chicago "Daily News," was awaited with keen public interest because of a desire to know what provision had been made for the future management of the newspaper. There was disappointment on the part of many when it was found that control of the "Daily News" was left absolutely in the hands of a trust company named as trustee for the entire estate. The "Daily News" was not mentioned by name in the will, which made the Illinois Merchants' Trust Company trustee for all the property.

Mr. Lawson had no children. His wife is dead. He had one brother, Iver Lawson, who lives in California, and is without newspaper experience. The will makes specific bequests to relatives, employees, friends, and institutions. The total of the specific bequests is $4,775,000. The Chicago Congregational Missionary and Extension Society receives $1,300,000, the income on $300,000 of which is to go to the New England Congregational Church in Chicago (of which Mr. Lawson was a member for nearly fifty years) so long as in the judgment of the trustees of the Extension Society such payments shall be a wise use of the money. There are bequests of $100,000 each to the Chicago Theological Seminary (Congregational), the Chicago Commons (the social settlement headed by Dr. Graham Taylor), the Chicago Young Men's Christian Association, the Art Institute of Chicago, and the Chicago Orchestral Association. There are gifts of varying amounts to other institution The residue of the estate is to be divide into four parts. One part goes to th brother; a second part to the Chicag Congregational Missionary and Exter sion Society; a third part to the Chicag Theological Seminary; and the fourt part to the Young Men's Christian Asso ciation of Chicago.

The trustee may sell the paper or cor tinue to operate it. It is announced tha the Lawson policies will be continuec But of course in the management of newspaper many new problems of impor tance will arise concerning which it wi be difficult to say what the attitude c the owner would be were he alive.

Mr. Lawson's career as a whole wa that of a progressive, along sane lines. I recent years, with advancing age, he ha grown much more conservative in hi general attitude, but with occasional out bursts of his former progressive spiri Mr. Lawson represented in one person ality an unusual mixture of the conserva tive and the progressive. In Chicag there is much speculative interest as t whether control of the "Daily News" b a trust company will continue to reflec the progressive as well as the conservativ tendencies of Mr. Lawson, or whethe the policies will be entirely conservative

Indiscretions

EVEN amid an epidemic of indiscre tions, it is perhaps no wonder tha the world should have raised an eyebrov over the volume of reminiscences just is sued in London by Sir Almeric Fitz Roy who for twenty-five years held the higl position of Clerk of His Majesty's Mos Honorable Privy Council. With Willian Jennings Bryan scarce cold in his grave we are told that as Ambassador to Grea Britain he would have been *persona non grata* to King George V; while anothe titbit suggestive of a vulgar taste is a description of King Edward receiving ar Address while his chiropodist was cutting his corns. On solemn occasions it is customary for the official presenting the Address to appear with a wand of office; and King Edward himself supplied this detail by suggesting an umbrella.

The point of these disclosures is that they emanate, not from some irresponsible reporter, but from a hierarch in the British bureaucracy, a Knight Commander of the Bath and of the Royal Victorian Order, who has been handsomely

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What they seem to threaten

(Henry V, Act II, Scene 4)

Sykes in the Philadelphia Evening Public Ledger

As expected

From Mrs. H. E. Thompson, Ardmore, Pa.

Orr in the Chicago Tribune

OF COURSE, THIS WILL MAKE YOU PADDLE HARDER, BUT IT WILL STEADY THE BOAT.
U.S.
FRENCH DEBTS
RECOGNITION OF
TAXATION
FRANCE
UNSTABLE CONDITION OF FRENCH FINANCES DUE TO LACK OF WORLD CONFIDENCE
FINANCIAL SEA

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Ballast

From G. I. Winslow, Chicago, Ill.

Rollin Kirby in the New York World

Same old victim

From D. S. Imrie, New York, N. Y.

Ireland in the Columbus Dispatch

THE ANTHRACITE FAMILY
BITUMINOUS OPERATORS
THE FAT CHUBBY ANTHRACITE BUSINESS OF NEW ENGLAND AND THE EAST
THROUGH COAL STRIKE WOODS

If her parents aren't interested in her, there's a certain hungry individual who is

From C. W. Hall, Akron, O.

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paid by the state to observe and even to uphold the proprieties. A government, be it republican or royal in form, depends upon prestige. To undermine that prestige is an offense, best to be described, perhaps, in the Shakespearean couplet:

There's such divinity doth hedge a king,
That treason can but peep to what it would.

There is a reason why the humors and scandals of high life in Europe—let us add, America—matter more than they used to do. Asia and Africa are learning to read. And their judgment of our civilization is based upon what they hear of our manners and see in our movies. The British, with an Empire, dare not ignore this aspect of the case. If King Edward, a monarch hard pressed for time, dispensed on occasion with certain formalities, it was because he put his whole trust in the honor of men like Sir Almeric Fitz Roy whose birth and breeding suggested *noblesse oblige*. The monarch and the nobility are supposed, as it were, to belong to the same club and to have interests in common. It is thus on an assumption of reticence that for half a century Sir Almeric Fitz Roy has received emoluments from the state which in the aggregate exceed $250,000. A civil servant of the rank and file who broke faith with the rules would be severely disciplined. Indeed, the interests of the nation are protected by an Official Secrets Act which junior clerks forget at their peril.

Sir Almeric has not, of course, revealed a confidential document. He has been merely indiscreet. And in such cases King George cannot repudiate anecdotes which are harmful because they are humiliating in their pettiness. Would any good be done by hitting back at Sir Almeric, by stopping his pension and depriving him of his orders of knighthood? For if he is to be thus punished, what about other scribes? "Margot" Asquith has not been entirely guiltless of speech and print. She got away with a good many anecdotes, not excluding the personal idiosyncrasies of King Edward VII. Nor has she indicated repentance. Yet "Margot" is a countess. And there are others. Only this year Parliament has had to insist that Prime Minister Baldwin enforce on the prolific Viscount Birkenhead the rule that Cabinet Ministers do not accept assignments as free-lancemen of the daily press. It is only after they have left office that, like Mr. Lloyd George, they may write for Mr. Hearst.

About the case of Sir Almeric Fitz Roy there are peculiar circumstances. The name Fitz Roy means that this gentleman is born of blood royal. Belonging to the ducal house of Grafton, he is descended from that Barbara Palmer whose intimacy with King Charles II was notorious. Young Almeric took a First in history at Oxford, where, as a Balliol man, he came under the spell of the redoubtable Jowett. But if he was ensconced in comfortable armchairs which he occupied for life, the reason was aristocratic influence. Doubtless he has done sound and useful work. Yet his chief merit has been his pedigree.

Candor compels us to add that his career was abruptly ended. During the war a certain laxity was to be observed in the streets of London. The police were ordered to renew vigilance, and they arrested numerous suspects, among whom was a curate, accused of looking too earnestly and found to be almost blind. Returning from dinner one evening, Sir Almeric, already in his seventies, was seen by the police patrolling Hyde Park to address people who were passing by. Angrily resisting, he was arrested, charged, released on bail of £500, convicted, and fined £5. On appeal, the case was quashed. But it was followed by an immediate retirement of the Clerk of the Privy Council. For a proud man of stainless record such a climax to life's drama was a tragedy.

It is a pen thus acidulated that has inscribed these reminiscences.

Political Peace in Jugoslavia

A very important political change has taken place in Jugoslavia. Hitherto this strongest and largest Balkan state, with almost twelve million population, has been weakened by the bitter struggle of two political national parties: the Serbian Radicals of Pashich (the present Prime Minister of Jugoslavia) and the Croat peasants of Radich (the leader of a strong parliamentary minority). Nothing, it seemed, could reconcile these two enemies. But the reconciliation came; a "treaty of friendship and co-operation" was concluded about a month ago between the two leaders and their parties and a coalition Cabinet including Pashichists and Radichists has been formed by Mr. Pashich. This Cabinet is now working smoothly and effectively. As far as one can judge, the reconciliation is likely to be not only verbal and provisional but serious and lasting.

Jugoslavia is inhabited by three kindred though distinct peoples of the Slavonic group—Serbs, Croats, and Slovenes—who were brought together after the termination of the Great War. The Serbs are the strongest both numerically (they form more than one-half of the total population) and politically (they formed before the war an independent state, while Croats and Slovenes lived under the rule of Austria-Hungary). The dispute between Pashich and Radich has been in its wider aspect a dispute between two of the three brother-peoples, namely, the Serbs and the Croats.

The End of a Bitter Dispute

The cause of the dispute has been rooted in the very Constitution of the country. Profiting by their numerical superiority and by the preponderance that was given to them by the rôle they had played during the Great War, the Serbian Radicals and Democrats succeeded in drafting that Constitution, in spite of the protests of the Croats and of the Slovenes, along strictly centralistic lines. Self-government in local affairs was granted neither to the Croats nor to the Slovenes. All governmental affairs were thrust upon the Parliament and upon the central bureaucratic machinery manned mainly, if not exclusively, by Serbs.

This aroused the dissatisfaction of the well-balanced Slovenes and the indignation of the less-cultured Croats. Mr. Radich, together with his party began to boycott the Parliament, and refused to recognize the Constitution and even to swear allegiance to the King. For five years he struggled against the ruling Serbs, and especially against Mr. Pashich, the author of the Constitution and the leading Serbian statesman. A year ago, it is said, he even concluded a secret agreement with the Communists of Moscow under which they were to help him in his attempts at separating Croats from Jugoslavia. But the Jugoslav authorities arrested him and some of his colleagues and virtually outlawed his party.

Meanwhile Mr. Radich's Croat supporters, mostly peasants, gradually began to forget their grievances against the Serbs. The irreconcilable attitude of their leader became rather inconvenient

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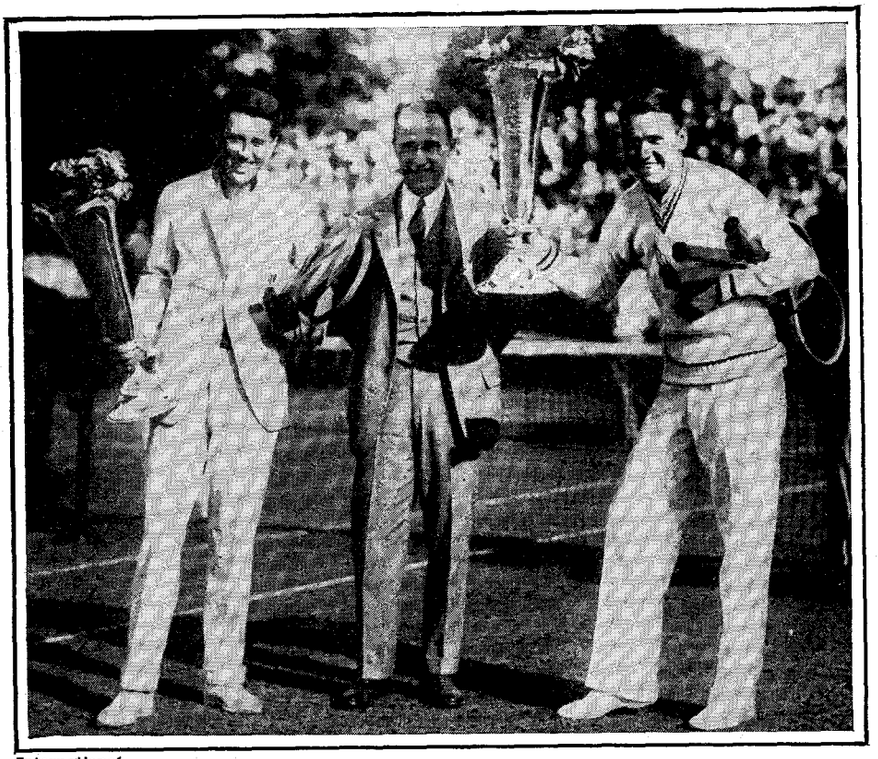

International

R. Norris Williams (left) and Vincent Richards (right), winners of the National Doubles Championship, with Mr. J. W. Mesereau, President of the U. S. Lawn Tennis Association

to them as placing Croatia in the position of an unpopular part of the country. Economic ties between Croatia and Serbia grew closer with every day. Finally it became evident that Mr. Radich remained isolated in his uncompromising attitude; and that if he should hold out longer he might lose his influence with his Croat electors, but that, on the other hand, the reconciliation with the Serbs would bring him again to power, would mean jobs for his political friends, and would immediately improve the position of Croatia. These considerations prompted him to capitulate. In the last days of July he and his party swore allegiance to the King and to the Constitution and disavowed all their former activities. Thus the patriarch of the Serbian politics, Mr. Pashich, won a great victory. With political wisdom he received his former enemy with open arms, declared that all former misunderstandings were forgotten, gave four seats in the Cabinet to the Radichists, and proclaimed the friendship and the brotherhood of the two peoples.

This is a very important step towards the consolidation of Jugoslavia. No immediate danger of dissolution seems to threaten it any longer. The Jugoslav papers are probably right in referring to the reconciliation as to a turning-point in the history of the country and to the beginning of a new era in its political existence.

It is also to be hoped that the increase of the Croat influence in the country will contribute to the improvement of relations between Jugoslavia and Bulgaria. It is the Serbs who have been Bulgaria's enemies, but not the Croats, whose interests have never come into conflict with Sofia.

America's Doubles Triumph

Notable in many ways was the triumph of the American pair, R. Norris Williams 2d, of Philadelphia, and Vincent Richards, of New York, over the formidable Australian invaders, Gerald L. Patterson and John B. Hawkes, on the famous Longwood turf in the final round of the National Doubles Championship of America. It was notable, first, in that it cast a shadow of what is to be expected in the final of the Davis Cup, whether the challenger come from France or the antipodes; second, in that a pair put together only three weeks before the big match outplayed, not only in the actual making of strokes but in the maneuvering that is known as court generalship, probably the greatest doubles team ever sent to this country, and hitherto impressively unbeaten.

Just the day before Patterson and Hawkes had driven "Little Bill" Johnston and "Peck" Griffin, fairly recent Davis Cup veterans, practically off the courts, like leaves before the storm. Big, powerful men, aggressive, crafty, presumed to be ultimate masters of doubles strategy—Patterson of the smoking service and the unplayable smash, Hawkes of the sharp and oddly breaking service and the lightning cross-court left-handed scoring shots—they loomed over the boyish Richards and the slight Williams like a pair of ogres over schoolboys. But Richards and Williams were in giant-killing mood. Whence came their superb pace save from exquisite style no one knows. But the plan of their campaign was evolved in their own fertile brains.

Against the battering strokes of the invaders the Americans matched wonderful placing—the rapier against the mace, and against the obvious if sound generalship of the Australians the Americans added occasional touches that could have been born of nothing but genius and daring, the high valor of the true champion. For instance, the Australians sought to offset Williams's best stroke, his wonderful backhand cross-court, by keeping the left-handed Hawkes on the usually wrong side of the middle line, which was supposed ordinarily to "spike" the Philadelphian. It did have the effect for the moment of compelling him to relinquish his favorite shot, and to make errors in attempting the forehand down the alley, the stroke for which he had not been set. But that did not last long, for soon Williams was shooting them across to Hawkes, let the errors fall where they might, with the result that in the end he mastered him.

The American craft was far more subtle than that. The ball was kept in play long enough, preferably on too low a plane for Patterson to smash, to draw the Australians together and pass them down the outside alleys, and then to spread them apart and volley down the middle alley. A clever variation of this was to drive them apart and then work the outside alleys with just enough delay on the stroke to catch them hurrying to their positions in mid-forecourt.

The rhythm of the play of Richards and Williams had something of the enthrallment of music. The Australians were more of the staccato type. The crowning triumph of the Americans lay in their ability to put together service aces when there was need for them, two in a row, three in a row; Richards won

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one game with four strokes. Nothing could be closer to perfection than that.

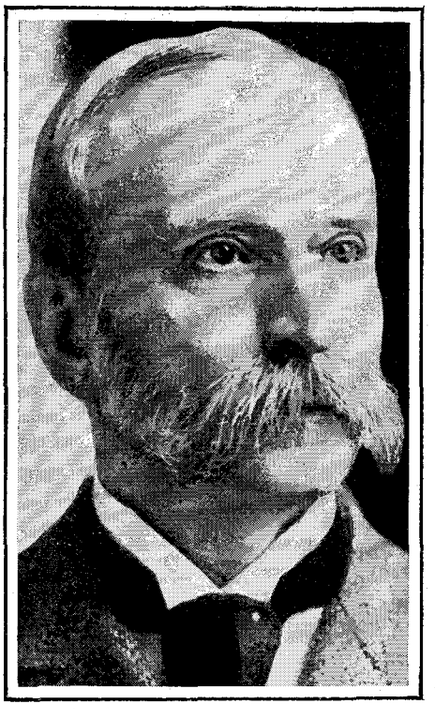
As usual, the Longwood tournament was run without hitch, without even marking time at any stage. When one considers that there were five separate tournaments under way simultaneously, the achievement would be remarkable were it not for the atmosphere with which the famous club is surrounded. This was tennis at its superlative.

"The Father of American Chemistry"

DR. CHARLES F. CHANDLER, who died on August 25, was a great chemist and a great teacher; for nearly seventy years also he used his knowledge and skill to render public and humane service. A notable instance occurred when he was President of the New York City Board of Health. It is told so dramatically in the New York "Sun" that we reprint the complete narrative of the incident:

> When cholera and typhoid fever were threatening the city, he undertook a campaign against unsanitary curb shops for the sale of meat at Washington Market. The proprietors resisted his crusade with all their resources of political pull and obstructive law. One night Dr. Chandler assembled 150 laborers, 60 sanitary policemen, and all the medical inspectors of the Board of Health, of which he was acting chief. At the head of this band he marched upon the market, tore down the offending stalls, put all the meat and equipment worth saving in safe places, and swept the streets clean. The proprietors howled; sued the city; they had only their trouble for their pains. A newspaper of the day remarked ironically that it was reported the Czar of Russia was about to establish a board of health to increase his power. But the unsanitary shops were never restored.

A long list might be made of the ways in which Dr. Chandler used analysis to expose fraud and adulteration and to secure honesty and purity of products. Apart from his professional skill he was active in the movements for sanitary and decent tenements and for the training of nurses; and as head of the New York State Charities Aid Association he was able to push forward and enforce helpful and humane efforts to improve the people and the cities. One writer says: "He was the city's great analytical defender, trying to keep out everything that defiled or worked physical abomination or made a lie as to its ingredients."



International

Dr. Charles F. Chandler

Dr. Chandler was almost eighty-nine years old when he died, and he began his scientific work in New York when he was only nineteen years old. His classes at Columbia University were for many years famed for the vigor and directness of the instruction and the friendly personality of the teacher. Thousands of former pupils will recall their debt to Dr. Chandler and honor his memory.

Three Coal Strikes in Four Years

ONE reason put forth for what seems to be a rather general belief that the present hard-coal strike will be short is that the soft-coal industry would naturally dislike to have the strike in continuance when the new Congress comes into session in December. If that state of things should come about, it is more than likely that Congress would pay sharp attention to the demand of the consumer that measures should be taken to avert in advance such industrial clashes as have occurred in 1922, 1923, and now again in 1925. It has been pointed out repeatedly that the last Congress did absolutely nothing and apparently cared absolutely nothing about the proposals made by the National Coal Commission.

But even if the not very inimical break between operators and miners is short in duration, the attention of our National legislators is already called for vigorously from various directions. Thus Mr. John Hays Hammond, President of the Federal Coal Commission, has, according to news despatches of September 1, visited the President at Swampscott for the express purpose of urging him to recommend to Congress the enactment of laws suggested in the Commission's report. It will be remembered that this report was at the time approved by President Coolidge and that action was recommended. The legislative branch of the Nation calmly ignored, not only the Congress, but the President of the United States.

Another way by which the attention of Congress should be aroused is seen in the book entitled "What the Coal Commission Found." This is edited by Mr. Edward Eyre Hunt, the secretary of the Commission, and others. It not only has in it material for thorough study of the facts as known, but suggests directions in which facts should be sought and includes specific recommendations as to action which should be taken. These recommendations include the establishing of permanent Federal coal supervision in the form of a Coal Division in the Interstate Commerce Commission. Many advocate such a plan; others point out that with undoubted advantages it would share some of the deficiencies of the Railway Labor Commission, and in particular that the rights and efforts of miners who are not members of the unions grouped in the United Mine Workers' association would not have due attention.

One notable finding of the Federal Commission should receive approval. In all the arguments of the operators it is assumed that any increase in wages must mean at least a great increase in the price of coal to the consumer. This is logical only if it is assumed also that the ultimate owners of the coal industry (that is, really, the stockholders in all companies which handle or sell coal except the retail dealers) should not under any circumstances take less profits than they have now. But that is an open question, and the more so as the facts were not ascertainable even by the Federal Commission. On this point the Commission says: "Because of the large increase in operators' margins per ton since the strike of 1922, and the possibility of fur-

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ther increase in prices as a result of the recent settlement [1923], we believe that such current publicity as to costs, margins, and profits should begin at once. Unless the public is protected by publicity of accounts, we are apprehensive that the concentrated control of the industry may take indefensible profits." Another suggestion of the Commission is for "special compulsory investigation when the prospect of failure to renew an agreement is imminent, so that the public may have a chance to be heard before conflicts arise."

These are two of many suggestions, all of which should be carefully considered by the people and by Congress without the least reference to the question whether this strike is short or long.

It cannot be said that either operators or miners show any great distress about the situation. One view about this lack of excitement is expressed in the New York "World" as follows:

> The coal strike which begins tonight will enable the operators to sell surplus stocks, possibly at advanced prices. The miners are getting a solid vacation when the weather is good instead of intermittent lay-offs later; they hope that public pressure will give them the wage increase. The only real worry is John Smith's. He knows that a stoppage means profiteering, anxiety, inconvenience, perhaps suffering. But John Smith can have his gain also from this strike if he will but arouse himself and Congress to insist upon it.

The reason behind all this calmness, so some students of the question believe, is that the operators are not now trying to offend the consumer by talking higher prices, but are trying to make him feel happy that he is only continuing to pay the already excessive prices. So too these reasoners say that the miners do not expect to get higher wages now, but they think the best way of keeping present wages where they are is to clamor for more. They are very much in earnest about getting the check-off privilege in the hard-coal field and perhaps are influenced by a feeling that the strike will help the union miners in the soft-coal field, where the number of miners and the number of mines are admittedly much too great.

However this may be, the hard-coal industry is admittedly facing real competition from other sources of producing heat, domestic and industrial. The operators talk frankly of the danger to their business in this direction and even suggest that the increase of this competition from soft coal, oil, and gas may in time reduce coal prices and coal profits.

It is said that up to August 8 there had been produced at the mines about 56,000,000 tons of hard coal out of about 90,000,000 tons, the average yearly product. This makes immediate suffering and inconvenience from coal shortage unlikely; but if the strike continues into the middle of winter the situation may very easily come to be that which we had in the winter of 1922–3.

One thing has been gained from the point of view of the consumer and the people generally—that is the almost unanimous recognition of the truth that this coal industry is in a very special way affected with a public interest.

Uncle Sam Not a Usurer

ON foreign policies, as well as domestic, public opinion has a right to make itself heard. It has a right to urge upon the Government regard for the material interests of the Nation. It equally has the right to urge upon the Government regard for interests that are higher than the material. When a matter is under negotiation between this Government and another government, every organ of public opinion that discusses the points at issue is performing a public duty if it discusses the matter honestly and with frankness to the limit of discretion. This we propose to do.

For the purposes of the war and of reconstruction after the war France at various times borrowed somewhat more than three billion dollars. Her authoritative spokesmen have declared that she has every intention of repaying this sum. The whole question at issue concerns the time and method of payment and the amount of interest on the debt.

The money loaned to France by the American Government was borrowed by the American Government from the American people. The loans which the American people made, however, were not ordinary loans of a commercial character. When we bought Liberty Bonds, we did not buy to make a living as money-lenders. We bought "till it hurt." The object of those loans was the winning of the war and the defeat of Germany. That war was fought mainly on French soil. The French fought till it hurt. No one at the time considered America's relations to France in 1917 and 1918 as mere business dealings. Even if they had so considered them, they would have had to take into account as balanced against America's cash the contributions France had made in the destruction of property, the wiping out of homes and the sacrifice of human life.

It is true that France "hired our money;" but it is equally true that she hired it to spend it mainly, if not wholly, in this country for the manufacture of munitions, and that later our army in France would have been helpless without the munitions which France had accumulated. Americans are not the sort of people to treat money borrowed under such conditions as if it had been borrowed from a bank for a money-making transaction. Uncle Sam is not a usurer.

If France and America were individuals, the problem would be much simpler. Under similar circumstances the creditor, if prosperous, might legitimately remit all interest on the debt, or even cancel it altogether and count it a part of the price of liberty. But governments cannot act with the freedom of individuals. They are trustees. The property they handle is not their own, but the people's. As conscientious trustees the respective governments cannot be guided solely by generous impulses, but must consider their own people's rights.

As a wise trustee the American Government is free to take into full account the devastation of France, the unequal share of the burden which she was required to bear in the war, and the consequent effect upon her capacity to repay the loans. On the other hand, the American Government cannot disregard the necessity of seeing that its own Budget is balanced and of taking due care that whatever it does shall not have a harmful effect upon international economic or political relations.

In taking these facts into consideration the American Government, it has been semi-officially announced, will not regard the arrangement with Belgium as a precedent. This has been interpreted generally as an indication that the American Government will not concede as much to France as it did to Belgium. There were reasons for giving Belgium consideration which do not apply to any other country. In particular, among

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those reasons was the special status which Belgium acquired by common consent in the Treaty of Peace. But it does not necessarily follow that because Belgium was entitled to special treatment she should have any advantage over France. On the contrary, the fact that the Belgium arrangement should not be taken as a precedent leaves America free to give France even greater consideration. One fact at least applies to the case of France as to no other country—and that is the fact of deliberate devastation. It is true that practically all of Belgium was occupied by the Germans, but only a part of France. Nevertheless Belgium did not begin to suffer from the German occupation as France suffered. The destruction wrought by Germany in northern France over an enormous area was complete and a great part of it was done with malice aforethought. The Germans had no such reason for crippling Belgium as they had for crippling France. They intended to put France out of competition for a long time to come. In proportion as France suffers from the consequence of the Germans' rapine, in just that proportion will the Germans have succeeded in their objective and have defeated not only France but America. That is something which must be taken into account in the negotiations with France to a degree that does not pertain to the negotiations with any other nation.

As our arrangement with Belgium should be disregarded in our negotiations with France, so should England's negotiations with France be equally disregarded. England has promised France a settlement under certain terms provided France gets equally good terms from America. Certain American politicians and many American newspapers have seen in this arrangement a conspiracy between England and France to get advantage of America. They say that if France does not get as good terms from America as from England America will be subject to the reproach of the rest of the world, but that if, on the other hand, France gets equally good terms, then England will have a basis for asking a revision of America's settlement with her to put her on an equality with France. This expresses the very sort of suspicion which causes international friction and which some self-righteous Americans have ascribed as a trait peculiar to other countries but not to our own. We should be unmoved equally by the example of France and England and by fear of it. England had a right to offer a debtor terms on the condition that the other large creditor would do as well. There is nothing unbusinesslike in what England did, and there is nothing unbusinesslike in France's acceptance of the arrangement. Perhaps we can afford to do better than England did, perhaps we cannot afford to do as well. That is our business. If France can profit in other negotiations by her negotiations with us, no generous people will begrudge her the opportunity to do so.

In addition to these considerations, there are four principles which hold in negotiations with France as well as with all the other countries with which we were associated in the war.

First, international debts, for whatever purpose contracted, should be paid. This is in the interest not only of the creditors but of the debtors themselves. The ability of nations to obtain future loans depends upon the payment of loans already contracted. To change a loan to a gift places a question mark upon every loan in the future.

Second, arrangements of terms for the payment of loans should be based not on emotion but on common sense and a rational understanding of what constitutes the highest national interests. In brief, it should be business, but intelligent and broad-minded business.

Third, the United States is not bound to pay Germany's obligations. Any arrangement which would let off other countries easily in order that they in turn may let off Germany easily is simply an arrangement to put Germany's burden on America's back. That is not just either to America or to Germany. A country that calls the dance that Germany called should pay the piper.

Fourth, in all these settlements America should remember that she is dealing, not with business competitors, but with former partners.

The Green Mountain State

By LAWRENCE F. ABBOTT

Contributing Editor of The Outlook

THE State of Vermont is just now a good deal in the public eye because it contains the birthplace of President Coolidge, who has been spending some of his vacation at his father's home, in the little village of Plymouth, within sight of one of the highest peaks of the Green Mountains. I have just come back from a visit to Vermont by automobile, confirmed in my opinion, formed three years ago on a similar trip, that Vermont is one of the most picturesque and romantic States in the Union.

Vermont is the political product not only of the Revolutionary War but of a revolution within that Revolution. Its farms, its landscapes, its thrifty villages and small cities, are the very personification of peace and tranquillity. But the labor pains of its birth gave little promise of the even tenor of its later life.

No State in the Atlantic section has more beautiful natural boundaries. On the west, especially at Burlington, the beautiful seat of the flourishing University of Vermont, its citizens overlook Lake Champlain with the towering Adirondacks forming a background for such sunsets as I have never seen surpassed in any part of the world I have visited. On the east many pleasant towns and villages, for a distance of more than two hundred miles, look down upon the gently flowing Connecticut with here and there rapids or a foaming waterfall, and in many places with the White Mountains of New Hampshire in the distance, which must afford a background for sunrises, although I have never been up early enough to see one, comparable with the sunsets on Lake Champlain.

This pleasant territory, which in 1609 was claimed by the French Government of Quebec as part of its possessions, was looked upon a century and a half later with envious eyes by the colonies of New York, New Hampshire, and Massachusetts. Indeed, New York and New Hampshire made a secret agreement to divide Vermont between them. The political history revolving about the birth of Vermont is a somewhat complicated one, but it is sufficient to say that the almost piratical greediness of New York and New Hampshire was frustrated by a Revolutionary soldier, Ira Allen, brother of the better-known but not more meritorious Ethan Allen, who commanded the

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"Green Mountain Boys" in the Revolution. The struggle of Vermont for independence, not merely from the tyranny of Great Britain, but from the more exasperating tyranny of its wealthy and powerful neighbor, New York, which spoke the same language and professed the same sentiments of political freedom, formed a kind of Alsace-Lorraine episode in our colonial history and shows that the land-grabbing propensities of human nature are not confined to the overthrown Hohenzollerns.

Although Vermont was not admitted to the Union as a State until 1791, she played, as a kind of independent sovereignty, an important part in the Revolutionary War. The Battle of Bennington was, in its influence upon the morale of the colonists, second only, perhaps, to the Battle of Bunker Hill. Here the 'Green Mountain Boys," under the command of General John Stark, defeated a large detachment of General Burgoyne's army, and the victory is commemorated by one of the highest battle monuments in the world. The legend runs that General Stark, addressing his men before the battle, said, "To-night the American flag floats from yonder hill or Molly Stark sleeps a widow." We drove from Bennington to Brattleboro over a wild but beautiful mountain road, appropriately named the "Molly Stark Trail," which crosses the Green Mountains from sea-level to sea-level over a summit of twenty-two hundred feet.

Vermont is a poor State when measured by dollars and cents, but it is rich in the self-respecting prosperity which comes from thrift, rich in intelligence, rich in self-reliance and in courtesy. That it has at last produced a President of the United States has not disturbed its equanimity. It is true that as we drove through Plymouth, not from curiosity but because it was on the shortest route from Woodstock to the Hudson River (and brevity was an essential element of our journey), we found the little hamlet full of automobile "rubbernecks." The President's family had been compelled to screen their veranda with sheets in order to insure some privacy from the gazing throngs. But in justice to Vermonters themselves it must be said that the motor cars bore the license plates of other States, for the natives of Vermont take "Cal" as naturally and imperturbably as they take his father, "the Colonel." In justice to ourselves, I may be permitted to add that we did not get out of our automobile, but stopped only a moment to ask directions about our route from one of the Secret Service officers who were handling the somewhat congested traffic.

In proportion to its size and population Vermont has produced an exceptionally large number of men who have influenced the history and development of the United States in pioneering, politics, and prosperity. No two members of the upper house of Congress ever commanded in a greater degree the respect of their colleagues or exercised a more intelligent and wholesome influence on National politics than Justin S. Morrill and George F. Edmunds. They were both Vermonters by birth and represented their State in the United States Senate, the first for thirty-one years and the second for twenty-five years. Senator Edmunds was the author of the act prohibiting polygamy and Senator Morrill, one of the sanest and most scholarly protectionists that has ever sat in Congress, was the author of the Land Grant Act of 1862, which has been a highly important factor in the development of public education in the United States.

What is there, I wonder, about the name Justin that gives its bearer the quality of leadership? Justin Morrill was a leader of men. Justin Morgan was a leader of horses. Until the automobile has succeeded in making the horse as extinct as the railroad has made the bison, one of the greatest equine families that this country has produced will always be associated with Vermont. In 1795 a Vermont school-teacher, Justin Morgan by name, took a horse, foaled two years before in Massachusetts, in part payment of a debt, brought him to the village of Randolph, and bestowed upon the animal his own name. Of this horse, the progenitor of a great family of equines, H. C. Merwin, than whom no American has written more delightfully about the noblest of domestic animals, has this to say:

> Justin Morgan was no trotter, and not till the third or fourth generation did a trotter arise in his family, but he was distinguished in three ways, as a draught horse, as a short-distance runner, and as a military charger or parade horse. In his day there were no race-courses and no stated races in Vermont; but when the sporting element gathered at a tavern on a spring or summer evening, they were wont to amuse themselves by running their horses on the level road in front of the tavern, the prize being a gallon of rum, and in these races Justin Morgan is said never to have been beaten. On the same occasions a contest would often be had in pulling logs; and when the other horses concerned had done their best, it was the custom of Justin Morgan's owner to hitch him to the heaviest log that had been stirred, then to jump on himself, and the little horse never failed to move the load. When ridden at a muster, his proud carriage made him the cynosure of all eyes; and he was so intelligent and tractable that women could ride him. In fine, Justin Morgan was an animal of extraordinary utility and style. To an extraordinary extent, also, he stamped his image and impressed his qualities upon his descendants.
>
> Unfortunate indeed is the American in whose ears those magic words, "Morgan horse," awake no recollection, or not even a thrill of sympathetic interest. For nearly a century the Morgans have served the farmer, the stable-keeper, the minister, the country doctor, the mounted militiaman, and all other people who desired to travel quickly or to be carried handsomely. Very wonderful (and perhaps at times a little apocryphal) are the stories of Morgan intelligence, of Morgan speed, and of Morgan endurance that are told by the dim light in many a country livery stable in northern New England.

Of Vermont hospitality I have left myself no time to speak. But I shall not soon forget the courtesy of the young garage keeper at a crossroads hamlet whose shop was a weather-beaten barn. He temporarily supported a spring with a broken leaf by sawing a block out of a two-by-four joist, boring two holes in it, and wiring it firmly in place, so that I could, and did, safely get to a machine shop twenty miles farther—one where a new leaf could be put in. For this piece of good-Samaritanism he refused, until I insisted, to take any payment, on the ground that what he performed with a piece of waste lumber and a bit of old wire "didn't amount to anything." As he looked at it, he was simply helping a lame dog over a stile, to use Charles Kingsley's expressive phrase.

Such was my pleasant glimpse into the State of Vermont, which, although the third smallest State of the forty-eight, has produced some of the country's most notable men, women, and horses. For if Mrs. Molly Stark and the stallion Justin Morgan were not Vermont-born, they at least had the spirit of Vermonters.

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Leonora

(Who went forth, at sixteen)

By HERMANN HAGEDORN

Is the night bleak and is the crossing dark?
Silent beneath the mists the shining sea
Dreams of eternal things; the moving prow
Wakes scarce a murmur.

Look, how straight she steers!
So white, so silent at the helm! The fog
In gray, ethereal veils envelops her,
Dissolves, returns. How steady is her eye,
Her hand, how sure! What beacon through these fogs,
What light does she discern?

Sweet child, farewell!

She is the night's — — —

Music!

Above the mists,
A star—a thousand! Look, the fogs fade, melt,
Withdraw! There! At the helm! Against the dark,
How white, how shining!

Music!

See! Beyond
The dismal crossing, glowing summits! Lights!
Youth comes to greet her! From the hills
The golden girls and boys, with lights, run down
To the bright cove whither she steers so straight.

Where, on our earth, was brightness like to this?
Where, on our earth, such singing? How their feet
Run down the slopes! The grass itself makes music!
The air glows with the burning of their hearts!
Their hands outstretched are little flames of love!

What is this sea between that isle and this?
What if it were not *there*, a thing to cross,
But *here*—silent, profound, within the heart,
The mist-hung evocation of black dreams?
What if we woke—and there were no more sea?

Hark, through the strains, what cadences uproll!
The hills speak and the deep. The stars give voice.
Out of the infinite vast, first low, then loud,
The infinite chorus chants
The deathless Father and the deathless Child.

Her foot is on the shore! The sands themselves
Make music for her welcome. Hark, her name,
Over the thronging, animate radiance
Runs like the wind of morning over leaves.
She is with friends; forever beautiful,
Forever young, forever bathed in light.
Her very breathing in and out is music.

Kansas Wants an Ocean

By ELMER T. PETERSON

This may sound like asking for the moon, but it is not an impossible demand nor an unreasonable one, as you will discover when you read this article

WICHITA COUNTY, Kansas, probably has fewer seaports than any other county in the State.

It is one of the counties farthest west, and should not be confused with the city of Wichita, which is in Sedgwick County, on the banks of the flat and sometimes dusty Arkansas River, which, nevertheless, was labeled "navigable" on the early maps.

Wichita County has only one stream designated as a river. This is the White Woman River, a most remarkable watercourse, which quits right out in the middle of a flat prairie. Some think the water finds a bed of porous sand and becomes an underground river. Others contend that there simply isn't enough water to keep it going. Still others maintain that it evaporates. At any rate, it becomes discouraged and peters out.

The only other putative watercourse is Beaver Creek, a small stream which functions only upon being aggravated by a rain-storm.

A New Yorker in Kansas recently was invited to take an outing at some "lakes" in that State. Not having seen any notations pertaining to lakes on the map, he was puzzled, but accepted. He found the "lakes" to be small ponds, each covering perhaps the area of a city block.

Any one suffering from hydrophobia or the fear of shipwreck or tidal waves ought to go to Kansas. He could not be farther from the perils of the deep.

In view of the extreme paucity of nautical lore in this far inland county, it may be surprising, therefore, to find that Representative C. C. Perry, of Wichita County, in the recent session of the Kansas Legislature, introduced a resolution demanding the prompt completion of the Great Lakes Waterway for ocean ship and the Missouri River deepening proj ect, and that the resolution was passe without a dissenting voice in a bod composed mostly of farmers.

The reader may ask why a Representative of a far inland county should b interested in ship canals and expor trade.

The answer is that Mr. Perry is a young man with a vision of the modern needs of a prairie State. He knows that Kansas is almost as much interested in ocean shipping as any State, fundamentally.

KANSAS wants an ocean. At least it wants an ocean brought one thousand miles nearer. And Kansas believes that the completion of the Great Lakes project will do that. For all practical purposes the salt waves of the Atlantic will

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roar at the Municipal Pier of Chicago, near the eastern terminus of the Santa Fé Railroad, as soon as the ship canal is finished. And that will reduce the freight rate on wheat from Kansas to the real Atlantic by something like ten cents a bushel, according to the estimate of former Governor Henry J. Allen, who has given the project close study. And that is well worth considering.

THE exact geographical center of the United States is at Fort Riley, in central Kansas. The State is therefore the most inland of all the Union, and its transportation problem is exponential of that of the territory which might be called the basin of the Mississippi River, south and west of the Great Lakes to the Rocky Range.

The Kansas situation is made more graphic because Kansas is the greatest producer of wheat in the Union, and wheat is one of the principal and most fluid of export trade items.

In round numbers, the United States raises 800,000,000 bushels of wheat annually. It consumes, including seed, a little less than 600,000,000 bushels a year. It must therefore export approximately 200,000,000 bushels each year in order that the price may be maintained at a healthy normal, as indicated by Adam Smith's well-known formula. Kansas annually raises a little more than half this average surplus in the average year. In an exceptional year Kansas raises almost the whole amount of the marginal surplus. The Kansas farmer is therefore keenly anxious for a foreign market. If wheat is worth $1.75 at Buffalo and only $1.40 at Great Bend, Kansas, there is scarcely a farmer in the Sunflower State that is not keenly aware of that fact. It is fundamental. It hits him in the face every day. He doesn't have to depend upon demagogic politicians or propaganda journals or ambitious farm organization leaders for this information and its lessons. The meaning grinds itself in upon him.

The Kansas farmer is farther from the seaboard than any other wheat-producing farmer in the world. The wheat producers of Argentina and Australia have convenient seaports averaging less than 250 miles from them. Even the Russian peasant in the wheat-producing regions has a better shot at ship transportation to consuming points.

And here is a side issue which has a very pertinent bearing.

The Kansas farmer has been compelled to compete with the central Canadian wheat raiser on an unequal basis because of the low rail rate in Canada. The American railroads say they cannot afford to make such a rate. Here are a few examples which show the inequality in comparable hauls:

Distance—425 miles:
Winnipeg, Manitoba, to Port Arthur, Ontario, 14 cents per hundred pounds.
Kendall, Kansas, to Kansas City, 20.5 cents per hundred pounds.
Distance—500 miles:
MacGregor, Manitoba, to Port Arthur, Ontario, 16 cents per hundred pounds.
Edgerton, Kansas, to Chicago, 27 cents per hundred pounds.
Distance—700 miles:
Grenfell, Saskatchewan, to Port Arthur, Ontario, 19 cents per hundred pounds.
Wichita, Kansas, to Galveston, Texas, 44 cents per hundred pounds.

The Kansas export wheat rate to Galveston is 230 per cent of the Canadian rate for the same distance to Lake Superior. "Manifestly, the Kansas farmer is at a great disadvantage in this situation," says Clyde M. Reed, former Chairman of the Kansas Public Utilities Commission, who has made and is still making a hard fight in behalf of better freight rates for Kansas farm produce. The Kansas freight rate fight has attracted widespread attention in railroad circles, and the average Kansas farmer is thoroughly educated on this point.

The average rate of shipping wheat from four representative points in the State to Kansas City is 18.2 cents per hundredweight.

The rate from Kansas City to the seaboard is 30.5 cents per hundredweight.

The rate from the seaboard to Liverpool is 18.3 cents per hundredweight.

It costs 3.3 cents per hundredweight to haul the wheat from the farm to the local shipping point. The total cost of transportation from the Kansas granary to the unloading docks of Liverpool is therefore 70.3 cents a hundredweight.

And how is the cost distributed?

Roughly, the proportion is 1/14th for local wagon haul, ¼ for haul to primary shipping point, ¼ for ocean haul, and almost ½ for rail haul from primary point to seaboard. In other words, the land haul of about 900 miles costs three times as much as the ocean ship haul of about 5,000 miles.

A startling instance of the effect of water haul upon the total transportation charge is cited by J. A. Doelle, secretary of the Great Lakes Waterway Association, who says:

"A car-load of lumber can be shipped from Seattle down through the Panama Canal, up through the Gulf and along the Atlantic coast, through the St. Lawrence River to the Great Lakes and to Chicago, thence by rail to Wichita, cheaper than the same car-load can be shipped from Seattle across country direct to Wichita."

As stated, the actual farmer is of the same opinion. E. E. Frizell, of Larned, is one of the most practical and successful farmers in the State. I would call him a real "dirt farmer" if that term had not been already appropriated by many men who farm with their vocal cords. He says:

"The great saving in transportation now being made on the few inland waterways of the United States should be extended to the farmers of Kansas by completion of the Missouri River waterway from St. Louis to Sioux City. The materialization of the St. Lawrence project will revolutionize transportation service, with a great saving to both the producing and consuming public."

THUS the raw, crude issue confronts the Kansas farmers and shippers. They do not stop to investigate the technical difficulties surrounding the building of a ship canal from the Great Lakes to the ocean. They are not familiar with the problems concerning the utilization of water power or the prevalence of ice or the employment of locks. But they do know very poignantly that the interior States suffer severe economic derangement from being landlocked, and thereby impeded in their race for foreign markets.

A number of inequalities in rail transportation can be corrected by the impinging of the element of ocean-vessel transportation as far west as Chicago. The competitive conditions should go far to correct such inequalities as those which exist between the Kansas farmer and the Canadian farmer in the shipping of wheat, it is felt. Although the area most vitally affected lies mostly to the north, the creation of a new outlet to Chicago, in competition with the present outlet to Galveston, with lower export rates, is bound to produce a horizontal reduction in freight rates.

The citizen of the Mississippi Basin is distinctly conscious of a handicap. The importance of transportation as a factor in economics is accentuated more and more as time goes on. It may be that the railroads are doing all they can to remove this handicap, but the fact that water transportation is only a small fraction of the cost of land haul cannot be evaded as the competition of producers becomes keener. And so, to sum up the situation in the rough, without going into the complexities of freight tariffs or engineering problems, Kansas, as a landlocked State in the very center of the United States, would like to be on closer speaking terms with salt water and have a "deep-voiced neighboring ocean" in its front yard, roaring its good news of a better export market.

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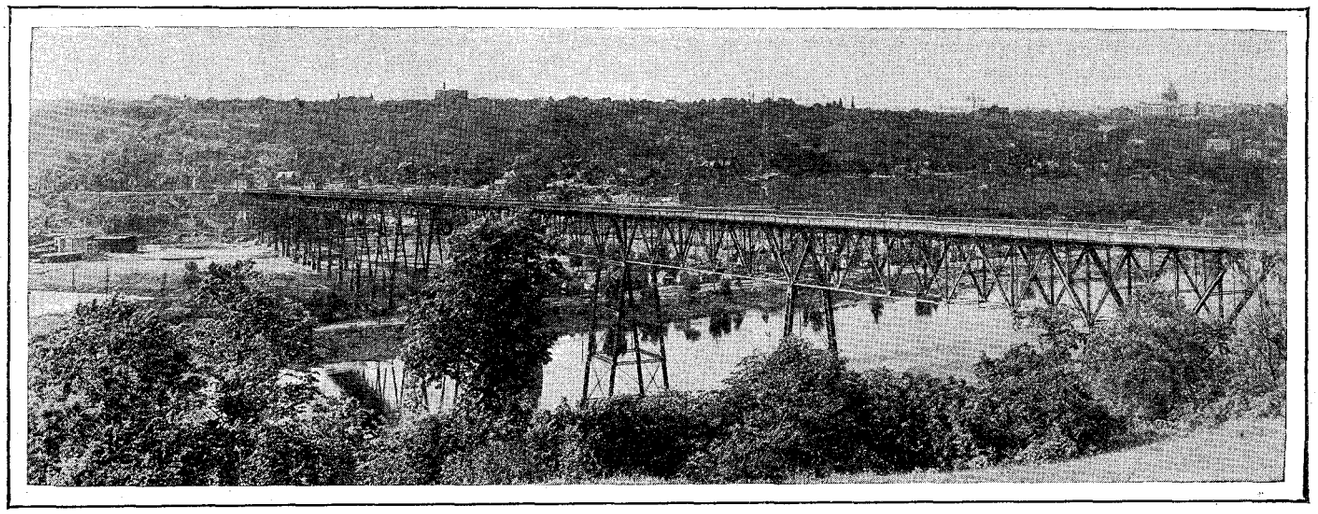

The so-called " High Bridge," connecting portions of St. Paul on either side of the Mississippi. The vague idea that Minneapolis is situated on one side of the river and St. Paul on the other needs to be cleared up. Both cities occupy both sides of the river. Minneapolis up-stream, and St. Paul down-stream. The Minnesota Capitol is shown at the right. This High Bridge, beginning almost at river level on one side, runs up to an elevation of nearly 300 feet on the other, possibly unique among big bridges in this respect

The Twin Cities of Minnesota

St. Paul, Hyphen, Minneapolis

By GEORGE MARVIN

THE big radio noise of the Northwest is owned by the biggest flour-milling company in Minneapolis, and supported by citizens of the Twin Cities. One broadcasting studio is in Union Station, St. Paul, the other in the Nicollet Hotel, in Minneapolis. On a Monday night, for example, the "WCCO" announcer, after chanting the code letters, recites the following formula of "St. Paul-Minneapolis." On Tuesday night he says "Minneapolis-St. Paul." Whatever else may be put on for the nightly entertainment of his listening thousands in Minnesota and other States within earshot, that alternate announcement must preface the show, and it must be strictly alternate. That is the relationship between the two cities expressed to the world every twenty-four hours, static or no static. There is no question of "Brooklyn" about it. Twins is Twins.

Other cities are jealous of one another. Los Angeles and San Francisco, for instance, each passionately inquiring what the other is doing in California, anyway; Seattle reaching right over the dead body of an intervening Tacoma to appropriate Mount Rainier; jazzy Vancouver stepping on the flounces of Mid-Victorian Victoria; Chicago thumbing its nose across a thousand Main Streets at the indifferent back of New York. "Minnie" and "Paul" are not jealous as these other municipalities are jealous. They are far more interrelated than separated geographically, socially, commercially. Together they share the utmost navigable reaches of the Mississippi River, flowing most beautifully between the high green banks of each town's most desirable residential real estate. Elsewhere in the near-sighted United States these Twin Cities are currently believed to face each other across the boundary river as Rock Island, Illinois, looks over to Davenport, Iowa. Conversation sometimes develops the belief in distant localities that, so distinct seem their individualities and their fame, these two cities belong in separate States. In reality, each is built on both banks of the same river in the same formerly wheat, and now dairy, State of Minnesota. From a wing-commander's point of view, they make one great sporadic municipality with a "W"-shaped ribbon of Mississippi northwesterly worming through it and many blobs of blue lakes splashed down upon it; St. Paul, with its suburbs of Newport and West, South, and North St. Paul, down-stream, and Minneapolis up-stream, are *arrondissements* of the same metropolis. In the floury language of the mill city one is tempted to ask "Eventually, why not now?"

But, though an aviator sees them as one great city from the air, the two municipal corporations see themselves with intense distinctness from the ground. Politically they are almost as divergent as Charleston, South Carolina, and Boston, Massachusetts, and for relatively similar causes. It is not so much a matter of jealousy as a "me-too" proposition. Twins will be Twins. Tendencies and a normal gravitation towards amalgamation are resisted steadily by each city government, and each set of locally patriotic interests, although both municipalities, in railroad, tourist, and market terms, are lumped together *vis-à-vis* Chicago, Winnipeg, or St. Louis in general parlance as "The Twin Cities." And, though it is quite possible to consider either city without reference to the other, the task of definition is materially helped in each instance by cross-reference to the other. Let us, therefore, adopt the method of the "WCCO" announcer.

The city of St. Paul, for example, a predominantly Irish-German community, and preponderatingly Catholic, is governed by a Swede Mayor. Minneapolis, strongly Scandinavian in population and Protestant by faith, has an Irish Mayor. The main structure of Minneapolis is longitudinal; St. Paul goes by degrees of latitude east and west. The main arterial thoroughfares of St. Paul, continued on into the pattern of its twin city,

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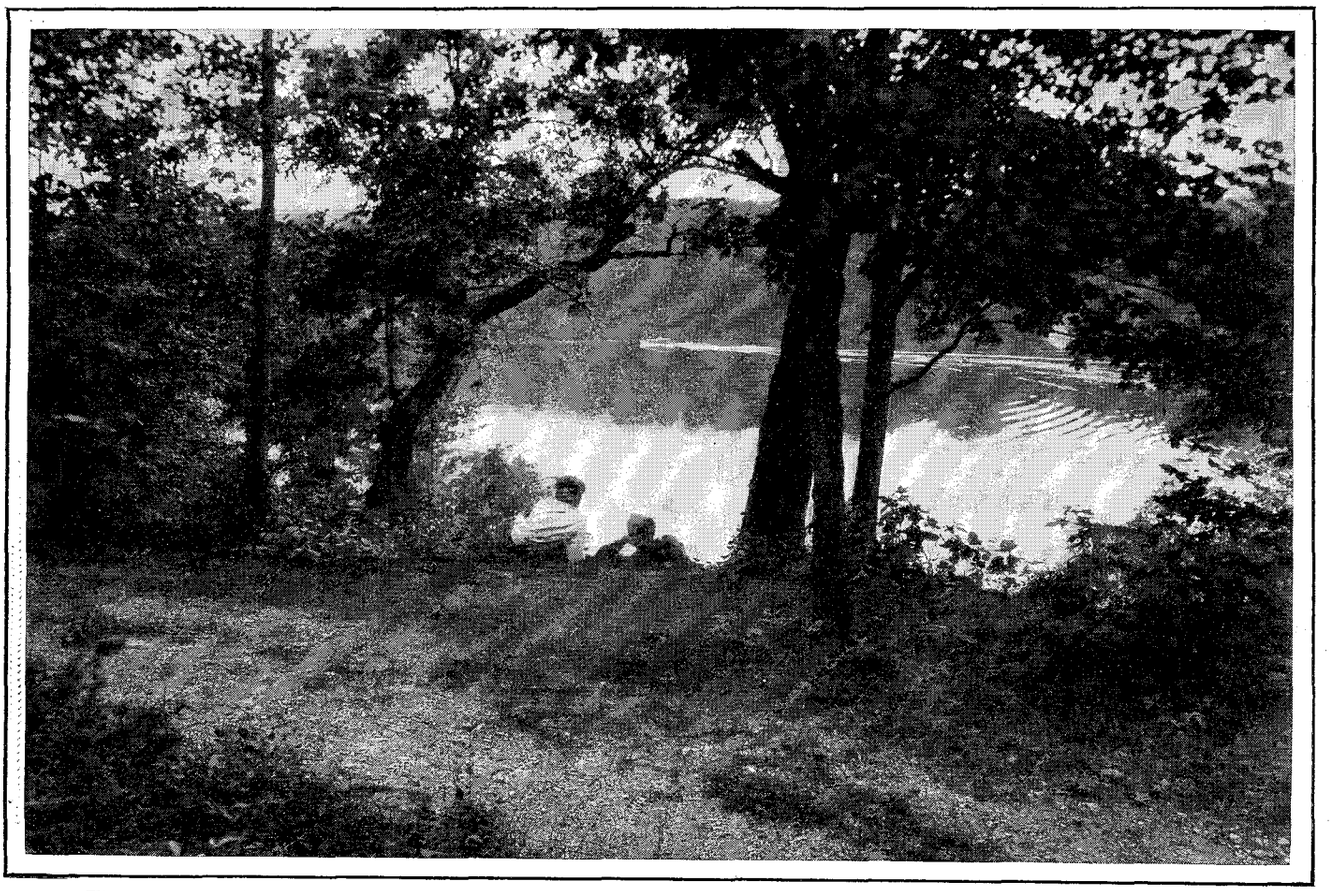
become the cross-streets of Minneapolis, and *vice versa*. St. Paul was founded on the fur trade more than seventy-five years ago at the natural head of navigation on the Mississippi. Minneapolis, built on the Falls of St. Anthony, which effectually blocked navigation farther north on the river, locks an occasional tow through the Government dam in order to call itself the head of navigation —"Me-too." Using the very same dam, with its potential water power, as a decoy, both cities enticed Henry Ford to build his plant in their locality, but St. Paul won out in the site competition. Ford has built the largest motor-car assembling plant in the United States, with a possible pay-roll for 14,000 workers, on the East River Road, where it abruptly terminates one of the finest residential developments in the Mississippi Valley. Minneapolis, figuratively growing vineyards of sour grapes along the corresponding parkways of its uncommercialized West River Road, is working hard to throw another bridge across the river, so that a fair share of the Ford fourteen thousand may spend some of the money they earn in St. Paul on their own side of the river. Minnesota has followed the older farming communities of the United States out of the grain-growing belt to diversified agriculture. Very little of the wheat made into flour in the prodigious mills of the Twin Cities is grown in the State. Dairying has become the leading agricultural occupation of Minnesota, which is now the first butter State in the Union. Minneapolis lost out on the Ford plant, but it evened up by bagging the Minnesota Co-operative Creameries distributing plant, representing 475 constituent creameries and nearly 80,000 dairy farmers. And so it goes; competition rather than jealousy; mutual apprehension rather than prejudice or dislike. Possibly it is a good thing; healthy, vigorous, conducive to alert citizenship on both sides of a boundary that you more sense than see. So think all the office-holders and most of the journalistic persons, who naturally thrive on separation and rivalry. But undeniably the Twins as one united city, nearly as large as Boston in combined population, would gain more than they would lose by one identity. What is true geographically is becoming more and more true socially and commercially. The big men of business and the big men of affairs know this and some of them admit it. They appreciate the fact that even a nominal quarrelsomeness at such close quarters keeps away desirable citizens and desired investments. As a rule, folks don't want to come to live or found industries in Donnybrook Fair neighborhoods, no matter how good-natured the nagging may be. And the Twins do everlastingly nag each other. One looks askance upon you if you consort with the other, and the local folk-lore is charged with good stories manufactured by one burg at the expense of the other.

In the flour city, for example, they will tell you of how, in a former movement towards the merging of the two communities, when the question of a name for the new and greater municipality came up for discussion, it was proposed that "Minnehaha" might be appropriate, after the name of the falls and the glen near Fort Snelling, given international currency by Longfellow; "Minne" for Minneapolis and "Haha" for St. Paul. And the Paulist Fathers, grimly listening, will recall the story of the little girl, whose family had been dispossessed, making her valedictory prayer:

"Good-by, God. To-morrow we're movin' to Minneapolis!"

Nevertheless, there are real differences between St. Paul and Minneapolis, differences that can better be experienced than told. The impressions are strangely contradictory. St. Paul, considerably older in years, is unmistakably younger in mood. It is franker, more ingenuous,



The head of navigation on the Mississippi River, just below the Government dam and the new Ford plant at St. Paul

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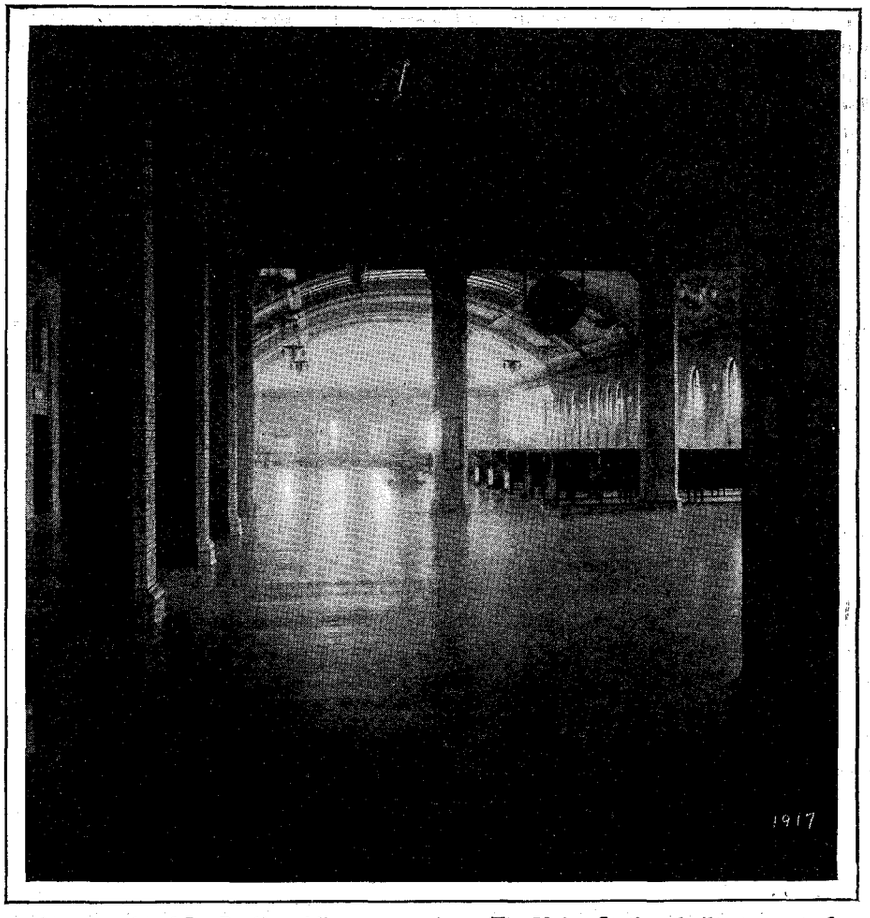
less standardized. Like San Francisco, Boston, Charleston, New Orleans, or Portland, Oregon, something prevails impalpably over it that, for want of a better name, may be called atmosphere; there remains a sense of lives greatly lived, of old adventures, of bygone times. The early settlements along the river-bank grew into the later districts on the bluffs without rhyme or reason. In rectangular Minneapolis you can't get lost even without the occasional haphazard designations of streets. But the thorough marking of all street intersections in St. Paul does you no good at all. You are apt to run into "Exchange Street" wandering around in half a dozen localities and without any definite object in view. Within a stone's throw of your destination you can get lost in a variety of purlieus or *quartiers,* some of them with a flavor almost London-like. Every now and then some radical reformer proposes to unscramble the streets and rebuild according to a city plan; but this will never happen. St. Paul, with the possible exception of Summit Avenue, is less orderly, less composed, than Minneapolis. Neither city is, as a whole, beautiful, as Washington or Edinburgh or Rio is beautiful; but St. Paul is far more picturesque than its neighbor. It clusters around on its seven hills in a Roman sort of way, the dome of an ambitious St. Paul's standing for St. Peter's, and Cass Gilbert's State Capitol dignifying its surroundings. Surveyed from Cherokee Heights on one side of the river, or the Indian Mounds on the other, the municipal fabric appears patched with neglected open spaces apparently forgotten or ignored in the casual growth of the city about them.

In name and by tradition St. Paul is the conservative, Minneapolis the liberal, community. Something approaching the reverse is in reality the case. In the life of the older city the pioneers have either died off or have passed out of the foreground. Most of the second generation have followed them, and now it is the grandsons who are steering municipal affairs and determining the character of the community. In the much younger town of Minneapolis the pioneers are still actively on deck. Thirty-five or forty of them define Minneapolis even now, and their sons are stepping along in the *tempo* of the still vigorous older group who, in the last city election, quietly and firmly unseated a radical city government and put in office a solid conservative, if not reactionary, administration. St. Paul, by contrast, seems ultra-progressive. "Art" Nelson, the boy Mayor, elected on a radical constructive platform, is at thirty serving his second consecutive term in office. The city collects conventions even more adroitly than Minneapolis harvests tourists, and as deliberately. Just now, as between the two, it is rather Minneapolis that more deliberately grows while the supposedly conservative Twin, altogether against the grain, you would think, boosts itself far ahead of immediate specifications.



An example of St. Paul's sublime conception: The Union Station, built at a cost of seven and a half million dollars, and used by nine railroads entering the city at the level of the Mississippi. A ball attended by three thousand couples was held here without in any way disturbing the traffic. Bus lines have subtracted more than a hundred local trains from the vicinity of the Twin Cities

The boosting finds expression in what appear to an outsider splendid unrelated evidences of sublime faith. For years St. Paul talked about a Union Station wherein to combine the terminal facilities of the nine railroads entering the city, then suddenly sank seven million dollars in a magnificent structure far beyond the city's requirements. So vast are its empty spaces that a big ball was given one night in the concourse, where three thousand couples danced undisturbed by the normal traffic. More than a hundred local trains have been recently laid off of schedules in and out of the Twin Cities on account of the ever-increasingly convenient bus service over smooth highways of the State and county. In the Minneapolis and the St. Paul daily press of the late summer a strong opposition to the epoch-making bus was beginning to express itself in the joint umbrage of the railroads and the small towns; the railroads losing local traffic to an alarming degree—as graphically illustrated by the Sahara bleakness of the Union Station—and the small town retailers losing their local patronage by busfuls of marketers bound for the neighboring big cities.

Another evidence of St. Paul's sublime conception is the belt-line sewer running like a young Panama Canal through almost uninhabited environs of the city, where the constructive programme is making ready for future populations with a confidence that touches the heart. The Cathedral of St. Paul's corresponds to St. John the Divine, on Morningside Heights, in New York City, in that both ecclesiastical structures have apparently exceeded the religious demand and the willingness to carry out the undertaking to completion. The exterior of St. Paul's, finished ten years ago, is one of the most imposing church edifices in the West, but the interior remains, not unpleasantly, an expanse of whitewashed brick and stone.

Still another evidence of the big idea is the St. Paul conception of what constitutes an athletic club. Its twelve-

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story building, attractive within and without, stands up with the Capitol, the Cathedral, the Auditorium, the Great Northern office building, and the St. Paul Hotel, as one of the most conspicuous structures in the city. It is also one of the most significant. It is more of a civic center than an athletic club, patronized almost as much by women as by men, and containing the offices of the St. Paul Association, one of the most broad-gauge and sensible commercial organizations of its kind. Here visiting delegations or solitary strangers are entertained, and here "Art" Nelson assembles the heaviest taxpayers and the thirty-eight organizations constituting the advisory body of his fellow-citizens to lay before them at well-served dinners the constructive reasons for his bond issues.

St. Paul has the faculty of getting together for good causes, and this faculty it has demonstrated many times in recent years. Potentially, it has the faculty of getting together with its neighboring municipality in the joint endeavors which would make of both a greater unit of influence in American life. Honest rivalry is better than any sham union, and these Twins have been scrapping for more than fifty years. But the honesty of that rivalry does not suffer when the two *arrondissements* actually do get together for their semi-annual "Twin City Market Week," and a better *rapprochement* may be foreseen in the movements toward intercity police and transportation regulations.

They used to call St. Paul "Hilltown," with a double reference to its terrain and the leonine railroad builder of the Northwest, whose great stone mansion, crowning one of the seven hills at the beginning of Summit Avenue, is advertised for sale as this article is being written. In the same paper printing the advertisement appears the picture of J. J. Hill's grandson, just elected at twenty-three a director of one of the city's largest banks. "The old order changeth, giving place to new." Perhaps no greater things may be looked for from the new generation than were accomplished by their fathers and grandfathers in St. Paul. But different things may be looked for, different attitudes, broader visions. At all events, the city could have no more timely and needful slogan for the character of its future growth than that chosen by the civic association, which expressly looks beyond conventions and tourists and industrial boosting, to larger living—"St. Paul Serves."

The Balance-Sheet of Prohibition

By F. Ernest Johnson

Executive Secretary of the Department of Research and Education of the Federal Council of Churches

THE situation with reference to National prohibition has apparently reached a "show-down." For one reason or another, the Federal Government has decided upon a new policy of enforcement. That policy, in the opinion of the present writer, is sincerely undertaken and wisely framed. Its implications are farther reaching, however, than is generally realized.

Until a few months ago the enforcement of prohibition was not a matter of primary interest at Washington. The Volstead Act was passed during the Administration of President Wilson, who vetoed it, and whose States'-rights heart was not in it. The Government policy on this question crystallized under President Harding, whose whole outlook and manner of life made him uncomprehending toward so strong a reform policy as the prohibition crusade had brought upon the country. It is to be said, however, that Mr. Harding reached the point before his death where the whole question of prohibition enforcement acquired a new importance in his thinking, although he did not live to carry out any newly formed purpose. President Coolidge's modest policy of *"laissez-faire"* in Government matters during the period when he was President only by an accident of history led him doubtless to withhold interference in the difficult matter of enforcing the prohibition law. In the meantime, an Administrative policy took shape at Washington which was fairly independent of any other policy of the Administration.

A Weak Enforcement Policy

THE situation up to the present year had two main features. One was the passive—one might almost say irresponsible—attitude of higher officials in the Government with reference to enforcement of prohibition. This attitude was due apparently to a lack of sympathy, a feeble concern, and a weak conviction as to the enforceability of the law. The other main feature of the situation was the aggressive development of a programme by the Prohibition Unit that reflected chiefly a reform psychology. It became common knowledge that the Unit was under the virtual control of the Anti-Saloon League. This is not said in criticism of the League. In the absence of a strong policy on the part of responsible Government heads, the leaders of the "Dry" forces stepped in to give the Government the benefit of their experience in building up the machinery of enforcement. It was a natural thing to do, and, considering the circumstances, the constituency of the League would probably have held it accountable for a failure to take aggressive action.

But the results were not wholesome. The impression went out that prohibition enforcement was dominated by partisan influences, and the more definitely it became identified with such influences the easier it was for Government officials to "let George do it." Attempts to interfere from above were resented by the friends of the Prohibition Unit, and not unnaturally so, because of the apparent lack of sympathy on the part of higher Treasury officials with the law itself. The word went around that prohibition must be kept in the hands of its friends.

So matters drifted on. More and more the campaign methods and psychology of the prohibition movement came to be characteristic of the Government's enforcement policy and programme. The publicity service of the Prohibition Unit has carried many of the loose, ill-considered, fragmentary, inconclusive, and often misleading statements that have been an unfortunate element in the whole effort to win favor for the prohibition régime. Too much attention has been given to petty cases, which occupy space in the newspapers, but are of little significance or value. Prohibition agents are poorly paid, and many of them have suffered moral collapse under unprecedented temptation.

All of this is said by way of interpreting the present situation in the Government. It is not a complete appraisal of the Prohibition Unit. The little group of people at Washington, both inside and

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outside the Government, who have been determined to retrieve the fortunes of a course that was losing popularity, have much to their credit in sincerity, integrity, and downright heroism. From the headquarters enforcement organization down to the agents in the field, not all of whom have been corrupt by any means, most commendable service has been rendered under staggering difficulties.

But it was a losing fight, because the policy that had been slowly developed lacked efficiency and strength of leadership in the Government to repel the ravages of politics, and lacked also a broad-gauge philosophy of social progress that might have won the support of the country. The public has gained the impression of an unwillingness on the part of the Prohibition Unit to face facts and to recognize limitations and failures, a preoccupation with unimportant cases and its failure to clinch the big ones, and an over-fondness for optimistic advertising.

The New Line-Up

THE result is that in the new set-up for prohibition enforcement the influences represented in the prohibition lobby at Washington are conspicuously lacking in prominence. The law is no longer in the "hands of its friends," if by that formula the prohibition leaders at Washington mean persons committed on principle to the purposes of the Volstead Act. The theory that is to prevail from now on is that the law is to be enforced with a maximum of efficiency and a minimum of publicity and without accepting any particular responsibility for modifying the attitude of the public toward prohibition as a public policy. It has become necessary in the opinion of Administration leaders to divorce *enforcement* from *advocacy*. This should never have been necessary, but perhaps the well-known irreconcilability between the views of prohibitionists and those of the Secretary of the Treasury made it inevitable. If the psychology of the prohibition lobby has been unfortunate, the failure of the Treasury Department to develop leadership in the vital matter of law enforcement, comparable to that which it has volunteered in National finance, is without excuse. But however one apportions responsibility for the *impasse* that has developed within the Treasury Department on the prohibition issue, the fact is that we are offered now an entirely new deal. The responsible heads of the Government propose to find out whether or not prohibition can be enforced. If it can, they propose to do it by militant means, if necessary. If not, there are to be no alibis.

Fallacy of Majority Rule

IT is a serious misapprehension on the part of prohibitionists, however, to attribute entirely to faulty and inefficient enforcement the reverses that have been encountered in making prohibition effective and realizing from it the anticipated and predicted benefits. One might as well attribute the failure of the Fifteenth Amendment to the Constitution to non-enforcement of it by the Federal Government. When the people, or any very considerable portion of them, turn against a law, there is no longer any question of enforcement—what has happened, then, is nullification. "Majority government," literally construed, is just a political dogma that has no counterpart in reality. A bare majority is quite impotent to govern, and in a matter that is highly controversial and in which large economic interests are at stake only the combined support of an overwhelming majority can bring recalcitrants into line. Where this is lacking, a statute ceases to be a law.

That is what has virtually happened to prohibition in certain sections—New York City, for example. With fifteen thousand complaints concerning Volstead Act violations coming before the United States Commissioner each month, the recently appointed Federal District Attorney found it necessary to sweep his office clean of all these petty violations and confine his attention to important cases. Thus, for minor violations of the prohibition law in New York City there is now virtual immunity.

It would of course be misleading to focus attention upon New York or Massachusetts or Maryland and not to relieve the picture by less unlovely exhibits. The Atlantic seaboard is looked upon as foreign territory by prohibitionists in the Middle West. Indiana, for example, to take one of the best, presents a very different picture, and one is not surprised, after a brief inspection of conditions there, to hear it said confidently that prohibition is a closed issue in that State. In fact, there is little doubt that nearly all the States would to-day support the Volstead Act on a referendum vote. But nullification in even a small area is like a cancerous infection. The Volstead Act has given ample proof that no State liveth unto itself. A fact of prime importance for the friends of prohibition to remember is that a continuously divided Nation on this issue means defeat, both material and moral. The whole Nation must ultimately bear responsibility for the well-being of every part of it. It is all very well to say that no law is fully enforced. The uncomfortable fact is that any law that is as flagrantly violated as is the Prohibition Law comes to be regarded as a dead letter.

Limits of Federal Power

IF the Federal Government can stop smuggling, illegal diversion of alcohol, and other large-scale violations of the law—which is all the responsibility it may properly be charged with—then it will remain to be seen how persistent is the demand for liquor on the part of the irreconcilables among our citizens. If it continues on the present scale, bringing into existence thousands of small-scale illicit operations, the standing Army would hardly be sufficient to enforce the law. Neither the Federal courts nor Federal Administrative machinery were designed to cope with such a situation, and the issue rests finally with the States and municipalities.

However ably he has grasped the administrative problems of government in the State of New York, Governor Smith is on the wrong side of the facts with reference to the co-operation of State and Federal officials in enforcing prohibition. Theoretically, the duty of a State officer is to uphold the Eighteenth Amendment, and the Volstead Act may be involved in his oath of allegiance to the Constitution. But from the practical administrative point of view co-operation is possible only in a meager way unless prohibition cases can be brought into State courts—and that requires a State enforcement law.

Moreover, there is a limit to what any kind of governmental force can do. If people will not accept a law, it is ignored and forgotten. The Anti-Saloon League of Iowa has pointed out the impending danger in a recent exposure of conditions in that State, where, the League declares, a swarm of illicit stills has appeared and lawlessness has been "increasing by leaps and bounds."

A Bad Stage-Setting

IT should not be necessary to say that the widespread tendency to discredit prohibition takes all too little account of the conditions under which it was adopted. Many of the disquieting symptoms of a falling moral tone among young people, for example, undoubtedly reflect influences that have long been operative and are wholly independent of any attempt to regulate the liquor traffic. Young people are out to get a new "kick" out of life. If the hip flask serves their purpose, it is probably more or less incidental. Certainly the joy-riding automobile is not a product of the Volstead Act!

On the whole, the stage was set badly for the coming of prohibition. How

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much of this was due to the War and how much to the imponderable *Zeitgeist*, who shall say?

Some Evident Gains

But, ineffective as it has been, prohibition has accomplished significant results. The abolition of the saloon is an almost universally admitted social gain. One of the most impressive results of the recent survey made by the Federal Council of Churches was the negligible character of pro-saloon sentiment. The most immediate beneficiaries have been workingmen and their families. Probably no anti-prohibition sentiment is stronger than that of labor, but with the exception of the anthracite coal fields, where beer is regarded as a "specific" for coal dust in the respiratory tubes, and where the saloon was perhaps at its best as a medium of social intercourse, we found practically no friends of the saloon.

The tremendous curtailment of liquor consumption has made for improved economic status, though to what extent, of course, nobody knows. To claim, as is often done, that the increase in bank deposits during the last few years is mainly due to prohibition is absurd; yet one cannot fail to be impressed by the continued growth of savings accounts during the depression period of 1920-21. Social workers give impressive testimony that living conditions among the clients of social agencies are better than before 1920. The same is true of many other evidences of social well-being.

The Reverse Trend

On the other hand, as every statistician knows, the significant thing in a set of data is not the *level,* but the *trend.* And the outstanding fact presented by social statistics with reference to prohibition is the reversal of the trend of improvement that prevailed from 1917-20. Whether one examines the record of deaths from alcoholic diseases, the incidence of alcoholic psychosis, the prevalence of intemperance as a factor in dependency, the number of arrests for criminal offenses in general, or specifically for drunkenness and disorderly conduct, the result is the same. In 1920, due presumably to the fact that the great psychological reaction to prohibition had not set in and the bootleg industry was in its infancy, there was an impressive falling off in all the familiar effects of the liquor traffic. But from that point, or approximately so, in the curve, a countertendency appears, and while for the most part conditions are better than before 1920, it is seriously questionable whether the favorable trend which had been established during the War would not have advanced us nearly to the present point without so precipitate an outlawing of the liquor traffic. No one would be justified in putting this forward as a conclusion; one can only say that statistically we are not far enough from the general "trend line" of the last dozen years or so to establish a distinct and permanent achievement.

One fact that even a casual examination of statistics makes clear is that crime records which are commonly appealed to as a proof of the benefits of prohibition support no such conclusions. It is, to be sure, highly questionable whether there is anything approximating a "crime wave" in the country. Felonies do not appear to be increasing rapidly. The increases in offenses fall mainly in the misdemeanor class. But the total number of offenses has been growing with disquieting rapidity. Even the population of State prisons, on the basis of the most reliable data at hand, we found to have reached in 1923 almost as high a level in proportion to total population as in 1917, in spite of the drop between those years. Municipal police records show the total number of arrests to be far in excess of the number recorded in 1917. Whatever these facts may mean, crime statistics are frail reeds to lean upon for the support of prohibition.

The most hopeful element in the situation is the evidence, which is by no means slight, that we have already reached the peak of the reaction and that we may even now be again on the way to overcoming the unfavorable trend that has prevailed since 1920.

The Moral Hazard

But the seriousness of the problem which prohibition presents arises chiefly out of its effect on the public conscience. It is a question how long, even with admitted material and social gains, we could withstand the demoralizing influence of an illicit liquor traffic. Alcohol has too long been the "legal tender" of politics, as a high Government official recently put it, to admit of Governmental integrity so long as it retains a privileged illicit position. The present struggle of General Andrews to free his hands of political interference is disquieting evidence of the influence of the liquor traffic. What a commentary upon the corroding influence of politics that it was deemed necessary, in order to get the Volstead Act through Congress, to exempt prohibition agents from the Civil Service and turn them over to political patronage! Many sincere friends of prohibition have been led to question whether the demoralization of Federal courts, the growing contempt for a Government that remains "dry" in policy, but has so long neglected the task of enforcement, and the conversion of drinking into a great illicit National joke—whether all these and related deplorable consequences are not too great a price to pay for such prohibition as we have had. But there is no reason why the future may not efface this pathetic record if citizens who want prohibition to succeed will translate their faith into works.

The churches have been sadly delinquent. They have committed prohibition to the care of a political organization which they created for the purpose and have neglected what is, first and last, the greatest task of all—education in temperate living and in the responsibilities of citizenship. If it was the duty of the churches to aid in an indispensable collective movement to rid the Nation of a social evil, it is much more their duty to further those processes of regeneration and moral rehabilitation for which legislation is a poor substitute. General Andrews disapproved the allocation of $50,000 of the Prohibition Unit's funds for a poster campaign, and in this writer's judgment very properly so. It is the Government's business to enforce the law, not to persuade the people to accept the law.

And the people are not induced to accept a law by being threatened or commanded. Government by epithet and oratory is a weak expedient. Neither will it do to insist that all law and order stand or fall with the Volstead Act. The people know better. They must be won to prohibition on its merits as a social policy, or not at all. Reasoned observance is worth more than compulsion, and its results last longer.

Give the Law a Chance

National prohibition is, by all appearances, about to undergo its supreme test. The occasion calls for a new measure of frankness, of honesty, of tolerance, and of co-operative citizenship. Why should not those who have misgivings about it on grounds of public policy or political theory recognize, nevertheless, that a huge and important social experiment is under way, one that deserves a chance to succeed?

Many persons will find the opinions here expressed quite unacceptable. It is difficult to write frankly on this theme without inviting criticism from friends and colleagues as well as from opponents. On one point, however, the writer hopes to avoid misapprehension. He is definitely against any "liberalizing" of the National Prohibition Act until it has had a fair trial. Such a trial it has not yet been given.

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Early Footprints in California

A glance back from the jubilee of the Golden State to the Old World calm of the Spanish Mission

Staff Correspondence by HUGH A. STUDDERT KENNEDY

IT was on the 25th of September in the year of grace 1513 that Balboa, after a toilsome journey across the isthmus, approached the summit of the mountain range, the famous peak in Darien, and, leaving his soldiers at some little distance behind and advancing alone, was the first to behold the vast unknown ocean which, from its quiet waters, he named the Pacific. Surrounded by his soldiers, so the story goes, he walked later on into its waters, carrying in his right hand a naked sword and in his left the banner of Castile, and declared that the sea of the south and all the regions whose shores it bathed belonged to the crown of Spain.

The history of the Pacific coast begins here, yet more than one hundred and fifty years had to pass before the great land to the north, the Alta California of those days and the Golden State of today, came into the picture. Balboa and Cortez and all the conquistadores had ostensibly a dual purpose in their work—the acquisition of lands, and still more lands, for Spain and the saving of souls. Wherever the conquistadores went the priest was sure to follow. And so during the sixteenth and seventeenth centuries missions were planted in all directions throughout Mexico and Lower California, but it was not until well on in the latter half of the eighteenth century that Spain decided the time was ripe for the conquest and the conversion of upper California.

The story of how it was done centers around one man, Father Junipero Serra, a Franciscan monk, a man who, like Father Samson in Carlyle's "Past and Present," would have been a great man in almost any walk of life. As a young priest Junipero Serra had been noted as one of the most eloquent preachers in all Spain. It used, indeed, to be said of him that even his bitterest enemies would flock to hear him, and under the magic of his preaching would, for the time being, forget all else. He was, however, filled with the missionary spirit. The more distant the land, the more lonely the task, the more toilsome the country, the more, with all the spirit of the fanatic, he hugged the prospect to himself. In the year 1750 he came to Mexico, and labored patiently among its missions, preparing himself for the work which he always had in view, namely, the carrying of the authority of the Church into the wild places of the North. And so when Don José Galvez, coming out to Mexico in 1769 to take up the position of visitador-general of the country, decided that the time had come for the final conquest of upper California, he found a stanch coadjutor in the monk Junipero Serra. Together they worked out the plan of conquest. They had nothing to guide them save a quaint sketch map made one hundred and sixty years before by Vizcaino, who had sailed many leagues up the coast and returned again. There were legends of a great bay in San Diego and another at Monterey, but the great bay of all, that of San Francisco, still remained undiscovered even in tradition.

Early in 1769 a start was made. Junipero Serra had as his colleague Don Gasper de Portola. They traveled overland, and on July 1, 1769, looking across the great bay of San Diego, they saw the two small ships which Galvez had sent to meet them lying out at anchor in its blue waters. Within a few days the mission of San Diego, the first in California, was established, and while Serra was building it Don Gasper marched overland seeking to discover the long-lost bay of Monterey. The age-old wind-blown cypress, a landmark even in those days, eluded him, but if he failed to find Monterey, he made another discovery which has made his name immortal; he found the bay of San Francisco.

The story goes that in the early days, when they were still fashioning the plan of campaign, Junipero Serra turned to Galvez and said, "Don José, you have named a mission San Diego de Alcala, another for San Carlos, a third for San Buena Ventura. Is there to be no mission in honor of our own St. Francis?" To which Galvez replied, with all the nothing-for-nothing of a soldier, "If St. Francis desires a mission, let him show us his harbor." And so the appropriate legend has its appropriate sequel, and it is recorded that when Portola returned to Serra at San Diego and told of his great discovery, the Franciscan declared at once that the challenge flung out by Galvez had been answered. "Our father St. Francis," he cried, "has made his port known to us. We shall name it San Francisco in his honor and build a mission there."

The history of these days is full of just such incidents. The best that can be said of them is that if they are not true they should be. There is, for instance, the incident which centers around Portola's return, in which the fate of California is seen to hang dramatically upon a thread. All the joy of the reunion of

The age-old wind-blown cypress at Monterey

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The famous old mission in Carmel, a few miles south of Monterey

Serra and Portola could not conceal from the pioneers the fact that the whole enterprise was in desperate straits. Sickness and starvation menaced the mission in San Diego. The pioneers had not yet mastered the art of securing produce from one of the most fertile soils in the world. The great problem of water was largely unsolved. So desperate indeed was the situation that Portola ordered the friars and the soldiers to prepare for a return to Mexico. Serra pleaded with him for delay—for a month or so; for a week, at any rate; as a last resort, for one day. And so the story goes as it should go, that while the soldiers broke camp and got everything in readiness Serra prayed. All day long he watched the blue waters of San Diego Bay dancing beneath the sunlit cloudless sky, and then, just as the sun went down and hope was being abandoned, a sail appeared on the horizon. It was a relief ship from Galvez, and the situation was saved.

However the relief was brought about, there can be no doubt that the re-establishment of the mission at San Diego was a turning-point in the history of California. With renewed vigor the work of exploitation was carried forward, and within a few years no fewer than twenty-two missions were established along the King's Highway, which was gradually made to wind its way between the Harbor of the Sun at San Diego and the Valley of the Moon at Sonoma. Within less than a year Monterey was rediscovered and the famous mission in Carmel established.

San Francisco followed very shortly afterwards, and so there gradually developed one of the most remarkable efforts in civilization the world has ever seen. The old *padres* flocked to the New World from Spain, bringing with them their seeds and their plants, their primitive tools, and their knowledge of agriculture, hardly won from very similar lands in old Spain.

The missions which thus began to be established throughout the length and breadth of California were all much after the same pattern. The church was the principal building, with its tower, its cupola, and its bells. Then came the residences, the quarters and guard-houses of the soldiers, and houses for the Indian converts; after which the warehouses, granaries, prisons, and cemeteries. The Indian houses were quite apart by themselves, within a walled inclosure called the *rancheria*. The entire mission and grounds were laid out after a fashion of a model town, with streets and alleys and wide open spaces.

What exactly was the position of the Indian converts is largely a matter of dispute. Some claim that they were virtual slaves, others that they were the potential founders of a new civilization. But, whatever their position, they certainly learned the art of agriculture and many other kinds of art; some were smiths, some were shoemakers, some were saddlers, and so it went.

The missions increased rapidly in wealth—indeed, to such an extent that at the height of their prosperity they despatched annually hundreds of thousands of dollars to the Church in Spain and Mexico. In 1830, some three years before their confiscation by Mexico, the missions were reputed to have more than one million head of cattle on mission lands, one hundred thousand horses, and vast numbers of other domestic animals. Their yearly crops of wheat averaged 150,000 bushels, while barley, oats, and other crops were in like proportion. Hides and tallow from California were sent as far afield as Boston, "all the way around the Horn."

The fall of the missions began with the fall of Spain, and when Mexico took the place of Spain in the New World the end of the missions was in sight. In 1833 the order of confiscation was carried out, and within a very few years nothing remained of the mission civilization save the crumbling ruins of its buildings. Between 1833 and the annexation of the country by the United States in 1848 California was given over to exploitation of Mexican soldiers of fortune. With the termination of the Mexican wars large numbers of these men united in a general invasion of Alta California. They seized the rich properties which the Franciscans had created, and an era of lawlessness followed that was only brought to an end when Frémont, in 1847, planted the first American flag on the heights above Hollister.

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The Book Table

Edited by EDMUND PEARSON

How Tommy Atkins Talked

DESPITE the complaint which the old lady made against the dictionary as reading matter, there is an undoubted fascination in any word-book, and a special charm in all the dictionaries of slang and jargon. Few of the serious books about the strategy or the politics of the Great War can recall the days of 1914 to 1918 so vividly as this compilation of "Soldier and Sailor Words and Phrases."[1] It is primarily the language of Tommy Atkins, not of the *poilu* nor of the "doughboy."

The sub-title intimates that it contains the slang of the trenches and of the flying men, and that American slang and language of the service have been added to British slang. Besides, there are the nicknames and titles of British regiments, and a list of battle honors awarded the units of the British army. It is admirably illustrated with two of Captain Bairnsfather's famous comic drawings, and two or three pictures from "Punch," including Frank Reynolds's drawing of a Prussian household having its morning hate.

Many of the terms are incomprehensible to Americans, and some of the definitions of American slang are rather surprising to us. It is noticeable that the compilers have not attempted to solve the question why a second lieutenant in the United States Army is called a "shavetail." Many explanations of this may be heard in the American Army, but they only agree in saying that, whatever its meaning, it intends no compliment to the second lieutenant. One phrase, given in this dictionary, shows that an English second lieutenant is sometimes called a One Pip. This refers to the one star, marking his rank, on his sleeve. The compilers struggled with the word "doughboy," saying that it is the American soldier's name for himself—that they were first called Sammys and then Teddys, neither of which they liked or would even adopt. They did not object, however, to the term "Yanks," and, indeed, they had done something to spread it, in the song "The Yanks Are Coming." Messrs. Fraser and Gibbons are, of course, too inclusive (like many American writers) in thinking that "doughboy" refers to *any* American soldier. Let them try calling a gunner, a trooper in the cavalry, or a marine, a "doughboy" and they will quickly learn that the word is reserved for the infantry. And the authors of the present book think that it originated in the American Civil War, and was suggested by large globular brass buttons on the uniform, which had a faint resemblance to dumplings. I have heard many explanations of the term, but this is a new one.

The word "loot" is given as a slang term in the British navy for lieutenant, and it is added that it is the usual American pronunciation of lieutenant. Perhaps it represents the American abbreviation of the first syllable of that word. Certainly no American has ever been able to discover the letter "f" which every Britisher finds as the third letter of the word "lieutenant."

Some of this slang long antedates the Great War—it must go back to the times of Napoleon, if not of Cromwell. The term "showing a leg" is explained as follows:

> Originally the bo'sun's mate's shout on board ship when calling hands in the morning: "Show a leg, show a leg, or a pusser's stocking!" Dating from the time when women were allowed to live on board ship, ostensibly as sailors' wives, a leg clad in a stocking put over the side of a hammock indicated that the occupant was a woman, who was allowed to remain until the men had cleared out.

The slang in this book has had its face washed, a clean collar put on, and is generally ready for inspection or church parade. All coarse or shocking expressions are carefully omitted, and since our armies swore terribly in Flanders, no less in our own time than in the days of Tristram Shandy, this dictionary has been reduced in size by at least one hundred per cent.

It appears that Portuguese troops were known among the English as the Pork and Beans, and a rather polite version is given of a story about them. This is that an order was issued: "In future the forces on our left will be referred to by all ranks as our Oldest Allies and not as heretofore as the 'Pork and Beans.'"

The anecdote is also repeated of the

Scene: Near Loos, during the recent great offensive. Colonel Fitzshrapnel receives the following message from "G.H.Q."—"Please let us know, as soon as possible, the number of tins of raspberry jam issued to you last Friday"

By Captain Bruce Bairnsfather

Courtesy E. P. Dutton & Co.

[1] Soldier and Sailor Words and Phrases. Compiled by Edward Fraser and John Gibbons. E. P. Dutton & Co., New York. $5.

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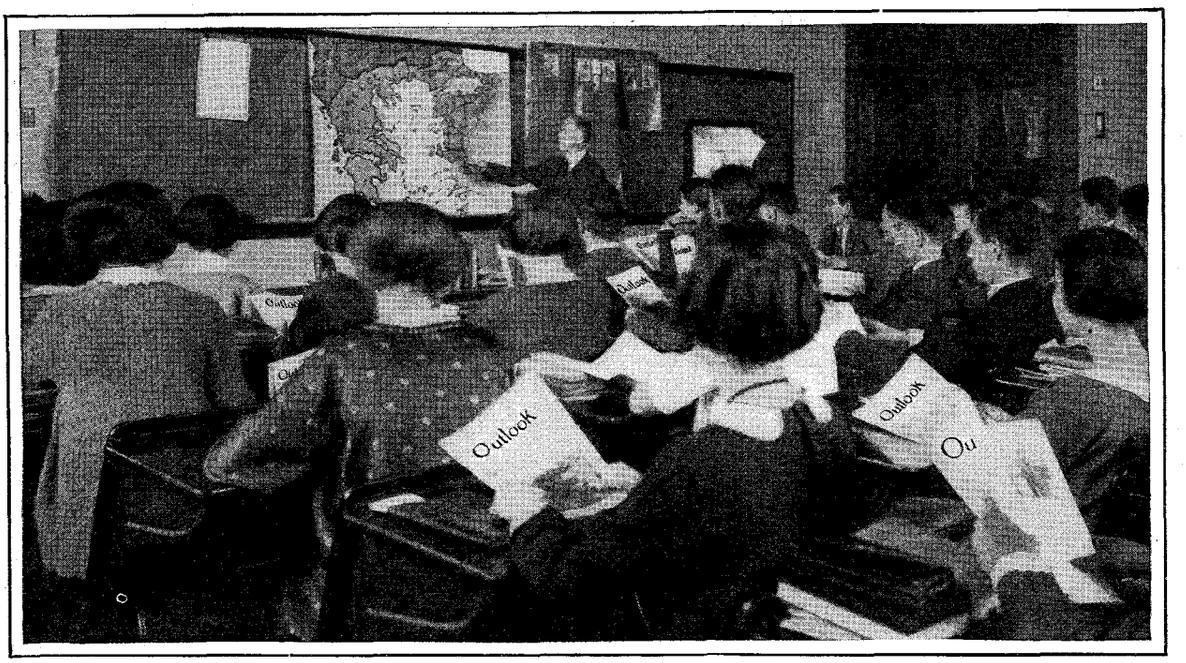

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general who was shocked to discover that the Portuguese had no carrier-pigeons. He sent a coop of pigeons to the Portuguese headquarters, with the result that two days later a message was returned, saying, "We thank our allies, the British officers, for their hospitality; the birds were delicious." This is not exactly the version given in the book, but I venture to think it a little better.

I wish that the authors had been able to include another story about carrier-pigeons which I have never seen in print. It concerns an attack made under the command of a British lieutenant-general, whose forces included an Australian division. As soon as the attack began, all systems of communication seemed to break down; the field telephones did not work, the buzzers did not buzz, and the runners did not run. There was dust and smoke in the distance, but the lieutenant-general, from his headquarters, could get no idea or word as to how the attack was progressing. At last he saw a solitary carrier-pigeon flying through the haze to the headquarters coop or roost. In his anxiety the general climbed the ladder himself and quickly unwound the paper from the leg of the little messenger. It contained these words, "I am tired of carrying this bloody bird!"

E. L. P.

Fiction

BIGGER AND BLACKER. By Octavius Roy Cohen. Little Brown & Co., Boston. $2.

Mr. Cohen's "Bummingham" darky stories are laughter-provoking and of a type quite their own. These new ones hit an original topic, common to all in this book, in the adventures of the dusky actors and "actorines" of the Midnight Pictures Corporation, Inc. We still have our old friends Florian Slappey the dude, Lawyer Chew, skinflint Seemore, and others, now entangled in the affairs of the marvelous comic movie people.

HERE COMES THE BRIDE. By Irvin S. Cobb. The George H. Doran Company, New York. $2.

Taken one at a time, Mr. Cobb's talks about brides and grooms, the fad for saving life by extracting teeth, and other topics provocative of humor are good fun. We suggest one dose at a time, and therefore put the volume with other bedside books, to be taken when "so disposed," as Mrs. Gamp took her gin.

PAID IN FULL. By Ian Hay. Houghton Mifflin Company, Boston. $2.

Ian Hay is always cheerful. So is his polished villain in this book. When the scamp, a cowardly and disgraced British officer, trades on the patriotic American fervor at the outbreak of war to pocket much money contributed for the soldiers by fashionable audiences at his war talks, he is at least amusing. But when he is moved to remorse and death by seeing his little child for the first time the story drops into bathos of the real old Bowery Theater type.

THAT ROYLE GIRL. By Edwin Balmer. Dodd, Mead & Co., New York. $2.

For the murder mystery of this Chicago story and its love outcome one does not greatly care. But it has striking pictures of criminal gang life, brutal lawlessness, criminal court trials, and lawyers' court tactics.

THE SECRET ROAD. By John Ferguson. Dodd, Mead & Co., New York. $2.

A thrilling and sometimes horrible story of a threatened outbreak against British rule in India. Kipling, in "Kim," introduced fiction readers to the Indian Secret Service as a new field for detective stories, and it has been well worked ever since. This is a good mystery tale and has also a strong feminine element.

THE RATIONAL HIND. By Ben Ames Williams. E. P. Dutton & Co., New York. $2.

A homely, somewhat austere story of the declining fortunes of a Maine family of farming people, whose spirit of almost fierce solidarity is inexorably kept alive by Esther, the dominating sister. One of the Hinds, her brother Leon, proved his rationality by infusing fresh blood into the family and eventually saving it, at the cost of an almost lifelong estrangement from Esther. Since the men in this novel are not satyrs nor the women drabs, it will win no literary prizes and will never receive a second look from a vice society. Mr. Williams must console himself with the knowledge that he has written a notable novel and created a character in Esther whom all New Englanders and many others will recognize as a true type.

Travel and Description

LEAST KNOWN AMERICA. By A. Eugene Bartlett. The Fleming H. Revell Company, New York. $2.50.

Mr. Bartlett's wanderings, which ranged from the back country of the Southwest to Labrador and Newfoundland, brought him in touch with many odd people and customs as well as much interesting scenery. The most amazing and doubtless the most important part of the book is the report he gives of the mediævally minded Penitentes of New Mexico, a perverted offshoot of ancient Catholicism, discountenanced and disowned by the Church of to-day. These gloomy and terrible people, akin in spirit to the old Flagellantes, practice scourging and even crucifixion in the name of religion, torturing themselves and, with the consent of the victims, one another. It sounds incredible, but it seems to be true; and they have succeeded, Mr. Bartlett points out, in securing a State law which makes it a legal offense to attack their mysterious sect in print or

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even in speech. Perhaps, after all, Tennessee is a land of light and leading. What is a mere anti-evolution complex compared to this?

MANCHURIA: A SURVEY. By Adachi Kinnosuke. Robert M. McBride & Co., New York. $5.

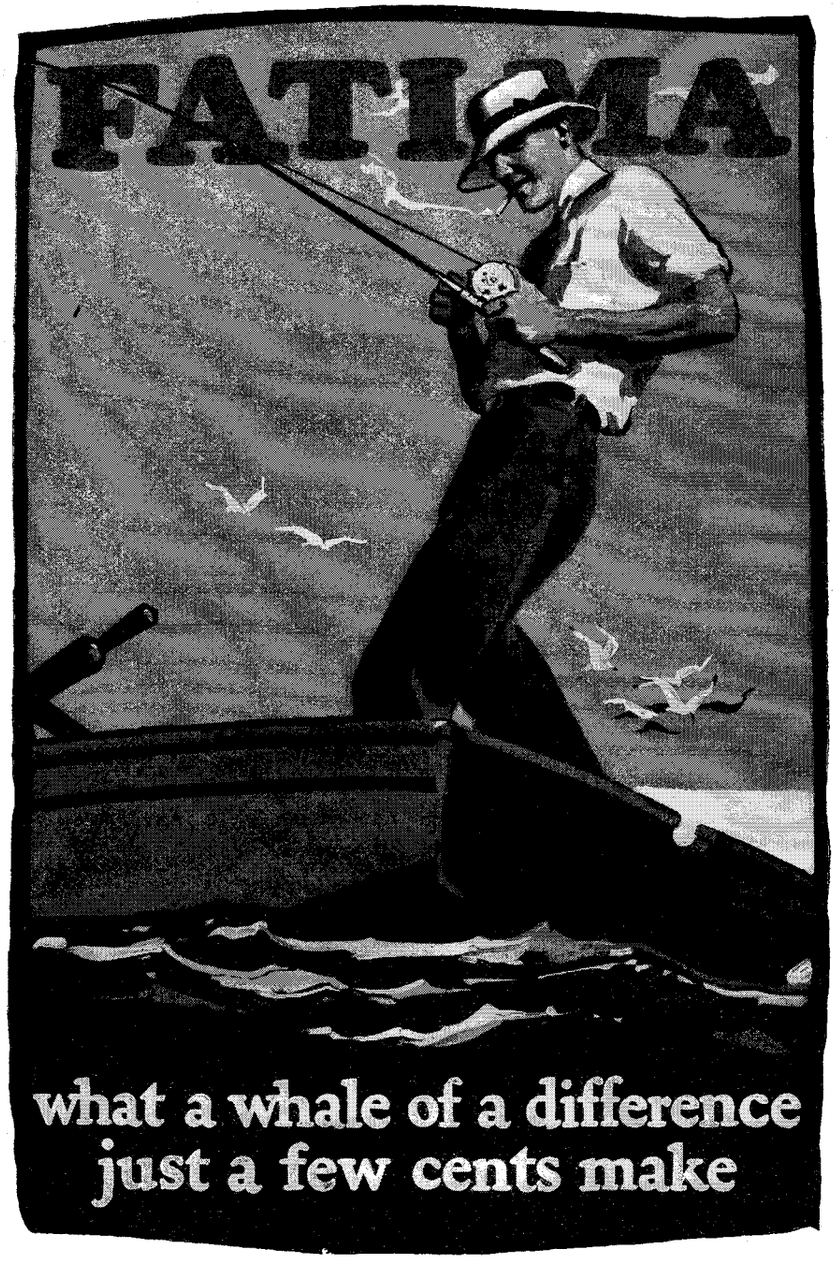
This fat volume contains some information about the history and present political status of a region which is, on sundry grounds, one of the most interesting in the world, and a great deal of information about its climate and geography, its population, its agricultural, forestal, mineral, and other resources, its industrial and commercial development; all presented lucidly and in a sprightly style which smacks of American journalese. The numerous photographic illustrations add much to the attractiveness of the book, while excellent maps and an appendix giving the texts of treaties and other agreements relating to Manchuria increase its usefulness. A valuable and agreeable book.

Biography

TWENTY YEARS ON BROADWAY. By George M. Cohan. Harper & Brothers, New York. $3.50.

When a comedian takes up his pen, he does not usually abandon his rôle as a mirth-provoker, but feels it incumbent upon him to live up to his reputation as a funny man. He is apt to forget that the methods by which laughter is provoked across the footlights are very different from those by which a man wins renown as a humorous writer. In "Twenty Years on Broadway" Mr. George M. Cohan, one of the very best of our footlight entertainers, feels that the reading public will look to him for fun just as his audiences have, and he devotes a great deal of his space to anecdotes, not always funny, of himself and his family. We often hear that actors are inclined to take themselves too seriously, but this is not the case when they write their recollections. Mr. Cohan's career as a public entertainer has been sufficiently noteworthy to render him worthy of serious consideration. Born of a family schooled in the old-fashioned variety stage, he has acted in countless farces, written variety sketches, four-act plays, and many songs that have caught the public fancy. It is a pity that he does not regard his achievements as do persons familiar with the stage and with his remarkable career.

A very small boy when he first appeared on the stage with his parents and sister Josephine, he soon developed, according to his own account, amazing industry, great conceit, and a quarrelsome disposition. Much that he has to say about his early struggles and the conditions under which young variety ac-



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tors of the Tony Pastor period rose to fame is well worth reading. It was hard sledding in those days for the Cohan family, but the way was not long, and both Josephine and her brother were still young when they first tasted the joys of success. One of George's earliest hits was in the title rôle of "Peck's Bad Boy," and at the same time Josephine was winning favor as a dancer, and eventually landed with Weber and Fields. Many of the young man's songs proved very popular, such as "Give My Regards to Broadway," some ragtime ditties, and, most important of all, his really thrilling war song "Over There," which elicited from President Wilson an autographed photograph as a mark of his appreciation.

The chief trouble with Mr. Cohan's book is his habit of talking about himself and, in a lesser degree, about his kin. His profession brought him in contact with innumerable men and women of distinction in his own and other callings, yet he has very little to say about them, so engrossed was he in self-contemplation. He took part in the remarkable trip made by a group of distinguished American players in aid of the Red Cross, and he might have devoted an entire chapter to an account of the journey. Yet he has scarcely anything to say about it. In short, Mr. Cohan might have made a really valuable contribution to theatrical history had he considered the large and not unimportant world that lies outside of the Four Cohans.

Notes on New Books

A FRIEND OF CÆSAR. By William Stearns Davis. The Macmillan Company, New York. $2.50.

A reprint after twenty-five years of a well-liked historical novel.

THE CRISIS OF EUROPEAN DEMOCRACY. By Dr. Moritz Julius Bonn. The Yale University Press, New Haven. $1.25.

Addresses at the Williamstown Institute of Politics by a German scholar.

INTRAMURAL ATHLETICS. By Elmer D. Mitchell. A. S. Barnes & Co., New York. $2.

Outdoor and indoor games played for their own sake against one's own school or college mates. Described by the director of these sports at the University of Michigan.

INDIVIDUAL AND MASS ATHLETICS. By S. C. Staley. A. S. Barnes & Co., New York. $3.

Handbook by the Assistant Professor of Physical Education at the University of Illinois.

CHOOSING THE RIGHT CAREER. By Edward D. Toland. D. Appleton & Co., New York. $1.50.

Advice to young men about future occupation.

LILITH. By George Macdonald. E. P. Dutton & Co., New York. $2.50.

A romance by the Victorian novelist.

CHARMEUSE. By E. Temple Thurston. G. P. Putnam's Sons, New York. $2.

A novel by the author of "The City of Beautiful Nonsense."

DREAMING SPIRES. By Diana Patrick. E. P. Dutton & Co., New York. $2.

A novel about an English girl in the years after the war.

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Financial Department

Conducted by WILLIAM LEAVITT STODDARD

The Financial Department is prepared to furnish information regarding standard investment securities, but cannot undertake to *advise* the purchase of any specific security. It will give to inquirers facts of record or information resulting from expert investigation, and a nominal charge of one dollar per inquiry will be made for this special service. The Financial Editor regrets that he cannot undertake the discussion of more than five issues of stocks or bonds in reply to any one inquirer. All letters should be addressed to THE OUTLOOK FINANCIAL DEPARTMENT, 120 East 16th Street, New York, N. Y.

When to Sell

MARVELOUS stories are told of people who have doggedly, through thick and thin, held on to investments which have seemed about to vanish into the atmosphere, only to recover and achieve amazing success. A financial paper the other day printed an item about an old couple who, several years ago, purchased for $450 a share in some Florida lands. To-day their portion is worth $37,000, and on hearing the news, they literally wept with joy.

Original investors in General Electric, American Telephone, and other now prosperous corporations are cited to illustrate the virtue of sticking to a good thing.

On the other side, one can find authentic instances of people who have added materially to their capital by selling when fair profits are revealed in a rising market, and reinvesting again when prices are down.

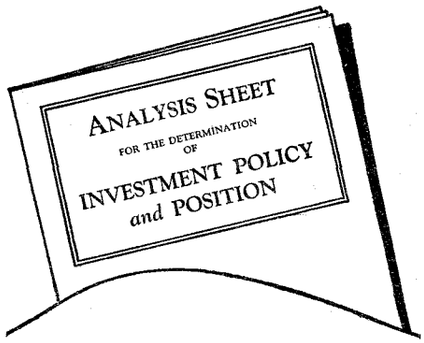
The investor—even the conservative investor—is continually meeting this problem: Shall I hold or sell? In support of both policies there are catch phrases which at the moment seem to comprise all wisdom, such as, "Always take a profit;" "Never sell what you would buy;" "Content yourself with a fair return on sound security;" and the like. And tempting all of us is the rainbow hope of making money easily in quantity.

As these paragraphs are being written the stock market is dropping. By the time they are printed the market may have dropped still further or it may have snapped back. In the interim thousands of people will have sold securities, in alarm that the peak of prices has been reached and that something will occur which will make them valueless to keep. At the same time thousands of persons will have bought these same securities, confident that exactly the opposite is bound to happen. One man's loss is thus another man's gain.

A very attractive basic investment theory, which we have more than once set forth in these columns, is this: Regard your investments at all times as so much cash, and decide whether to sell or hold at any given time in accordance with your judgment as to what you can best do with your funds. For example, you own a bond for which you paid $957.50. It bears a 6 per cent coupon, but now sells for 104, so that the current return on your money is less than 6 per cent. You have a capital gain of $82.50. Should you take your profit and reinvest, or should you hold?

Without attempting to advise the best course to pursue in this instance, let me point out how to go about making a decision on the basis of the theory just referred to. Your bond now represents cash to the total of $1,040. If you hold it to maturity, it will be only $1,000 cash. It will, of course, continue to bring in $60 a year as long as the corporation remains prosperous. This is under a 6 per cent current return, but as you bought the bond at a trifle over 95, and as we will assume that it matures in twenty-one years, the yield will be a little over 6 1/3 per cent. Your question can now be simmered down to this: Can I invest $1,040 for twenty-one years to yield me more than 6 1/3 per cent, safety and marketability remaining the same? If you can, there is no reason why you should not do so.

Proceeding on this theory, or on any other theory, there are, of course, a great many factors that enter, or should enter, into any decision. First and foremost of these is knowledge of the company whose security you own. This is fundamental both to investment success and to peace of mind. If you have assured yourself that the organization, management, and financial structure of a company is unimpeachable; if you have, further, studied closely its annual or quarterly reports; if you, in short, have come to know all that is available about the concern whose shares you have purchased, or whose obligations you hold, you need not worry particularly if current stock market conditions, or temporary political conditions, or fluctuations in interest rates, bring about variations in the market price. With the information you have gathered, you will readily see that some at least of the market price variation is due to nothing in



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the world but supply and demand, and supply and demand, in relation to any particular security, may have nothing in the world to do with real values.

For example, a certain well-known common stock went from a low of 136 in 1922 to a high of 190—a variation of 54 points. The next year the same stock fluctuated between 202 and 167, or over a range of some 35 points. In 1924 the low was 193 and the high was not far from 300. The issue referred to is the common stock of the General Electric Company. In the light of recent events, it can easily be seen that there was just as much real value there when the ticker registered 193 as when it registered 293. The difference is not to be explained in a word, but it is fair to say that it represents market judgment rather than a judgment based on the status of the business of the company.

Many investors who sold this stock last summer because they could make a profit have regretted their action. It would be possible to invest the cash received from such sale so as to secure an equal return; it is possible to invest it to better advantage. But, considering the condition of "G. E.," its ownership of other prosperous organizations, and its position in the electrical industry, it would be difficult to duplicate an investment in its shares. In other words, if what I am assuming here is accurate, the fact of a large profit per share should not be the deciding factor in making a sale. The deciding factor should be the real worth of the stock, as compared with the real worth of the proposed reinvestment, not the judgment of that portion of the public engaged in trading in the shares from hour to hour.

Not long ago in this department we discussed financial statements of corporations. To them the investor should constantly turn. "What," a friend inquired recently, "do you think of the preferred stock of the Blank corporation?"

Our answer was to point to the 1924 statement. This showed a profit of $18,000,000 after deducting cost of merchandise, plus expenses and taxes, from total income. Out of this a million and a half were set aside for plant depreciation and $2,000,000 for the employees' benefit fund, which provides accident, sickness, and disability payments, as well as pensions. This left $14,500,000. Bond interest took a little over $4,000,000, and after 7 per cent was paid on the preferred stock and $5,000,000 on the common, there were $3,400,000 left. This went "to common stock account."

"You can form your own opinion of the preferred stock," we added. "You will note that to pay dividends of $1,-

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700,000 there were available, after liberal charges to depreciation, about $8,400,000, which is another way of saying that the preferred dividend was earned about five times."

"I never knew that," replied the stockholder. "I guess I never really read the annual report. I will make a resolution now never to buy or sell anything till I really know what I am dealing in."

Not long ago an investment service sent out a confidential bulletin advising its clients to sell at once all their industrial stocks. It is a fact that some of them followed this advice. They were to sell, irrespective of the dividend record, regardless of the present status of the companies, and without any consideration for the probable future. It was advice of a panic nature, and in several instances it produced miniature panics. In many cases those who followed it made money and were able to buy back the same securities at lower figures later on. It was advice, in short, designed to make traders of investors and speculators of otherwise cautious traders. It was not advice, however correct it may have been in some details, which should be generally adopted by the real, the conservative, investor.

There is no easy formula for determining when to buy and when to sell. There is no perfect formula. A reasonable and workable formula is the cash theory which has been the subject of the preceding paragraphs. But it cannot be followed blindly, and it cannot be put into effect without work. We offer it to the readers of these pages as an hypothesis, which is not original with us by any means, and which is far from new. We offer it as a plan of procedure which, properly carried into effect, promises relief from the anxiety of watching market fluctuations too closely and the peace of mind that comes from knowing that your money is in substantial values which, except when extraordinary things happen, cannot change radically overnight.

W. L. S.

From Inquiring Readers

For the information of readers interested in purchasing shares of building and loan associations, we wish to make a few remarks supplementing our recent article "Investing in Homes." Shares in co-operative banks are not listed securities. In spite of this, they are readily marketable because of special provision made by the co-operatives—or building and loan associations. Not being listed, information about them is not available *except locally*. When, therefore, a reader in Indiana asks us, in New

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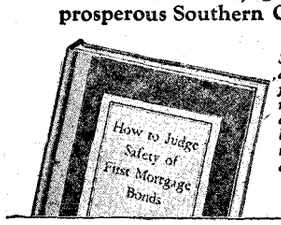

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York, about an Illinois association, we cannot assist him directly. The best we can do is to refer him to the secretary of the State building and loan association and to local men of reputation, through which agencies he can make his own investigation. Inasmuch as building and loan associations are primarily local, are engaged in a somewhat restricted area, and are financed and managed locally, local reputation is, perhaps, the best possible guide.

A READER in Idaho writes to us in New York about a Maryland security, the stock of the Mortgage and Acceptance Corporation. We cite this because it indicates the truly National scope of investment selling and of investment information. We were able to assure the inquirer that the company is a sound and well-established concern.

IF you own securities, it pays to keep yourself advised about them. Because many owners of American Telephone and Telegraph Company notes failed to convert their holdings into another security of the same company the company saved $320,000—which the owners lost. Neglect of Liberty Bond owners to avail themselves of a conversion privilege resulted in even a larger loss, estimated at some $840,000.

A REPORT just issued by the New York Better Business Bureau gives additional news about a scheme on which we have commented in these columns, and about which many readers have written during the past few months:

"Restraining action against sales of 'bankers shares' of Ford Motor Company of Canada stock was obtained by the Attorney-General of this State on April 1. For several months prior to such proceedings this Bureau had distributed facts about the scheme to other bureaus, chambers of commerce, and newspapers throughout the country. The Ford of Canada shares were purchased under the 'bankers shares' scheme for from $460 to $520 and sold to the public for $600 to $750. One hundred units, or 'bankers shares,' were issued against one share of Ford stock, which was held in trust. Circulars offering 1/100 interests at $6 or $7.50 were broadcast through the mails.

"In the sale of such 'shares' Supreme Court Justice Callaghan enjoined against 'further perpetrating a fraud upon the people of the community,' Philip L. Wing, operating under the name of 'The Continental Company,' 119 Nassau Street, and Arthur and Virginia Marshall, operating as 'Marshall & Co.,' 111 Broadway."

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The amount of such taxes your estate must pay depends largely upon the type of investments you hold. It is even possible that more than one state, and in addition the Federal government, may impose taxes on the same security! Such multiple taxation may often be avoided by the proper selection of your holdings.

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Facts For Investors

THE OUTLOOK'S Financial Service Department is at the disposal of all Outlook readers at the nominal charge of $1 per inquiry. It is a fact-finding and reporting information service which aims to help the investor, small or large, solve his own problems. We are serving hundreds. May we serve you?

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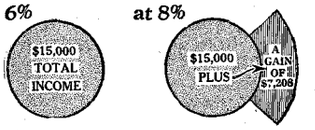

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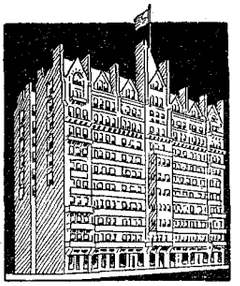

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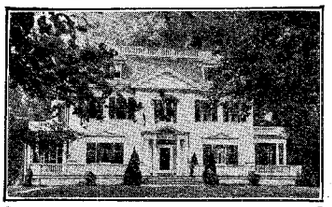

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COMPANIONABLE, mature woman to assist in adult household like member of family. Refinement essential. References exchanged. 6,341, Outlook.

COMPANION, governess, mother's assistant Educated, experienced woman. 6,339, Outlook.

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EXPERIENCED managing housekeeper; educated, refined. 6,322, Outlook.

EXPERIENCED nurse will take companion cases, also children by day or week in absence of parents or nurses. (Protestant only.) New Rochelle 605 W. Address Nurse, 1 Pembrook Place, Stevenson Park, New Rochelle, N. Y.

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PHYSICIAN'S widow wishes to place trusted employee of sixteen years' service. Experience—domestic, nursing, and children. Position where responsibility rather than hard work is required. State particulars and salary direct to Miss Florence Avery, Cambridge, N. Y.

PRACTICAL nurse wishes to go to Florida as companion. Elderly people preferred. 6,325, Outlook.

PRIMARY teacher desires position as resident teacher-governess or companion. Congenial, adaptable, good reader, used to travel. Moderate salary. References. 6,335, Outlook.

REFINED and educated young woman desires position as traveling companion or secretary. 6,321, Outlook.

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SAILING early November, two professional women, experienced travelers, will escort children or adults requiring companions to destinations in England or Europe. State terms. 6,340, Outlook.

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USEFUL companion, governess, or assistant in the home. Competent. 6,326, Outlook.

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YOUNG man, physician, wants position as traveling companion. 6,329, Outlook.

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EXPERIENCED tutor, traveled, hospital training, will receive young children in mid-Southern home. Instruction in grade subjects, piano, French. Outdoor games. Competent, tactful assistants. New England management. Address 6,330, Outlook.

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A retired teacher, with attractive home in the foothills of Adirondacks, will take in her own family a defective child to nurture and love. Best references. 6,327, Outlook.

Contributors' Gallery

ELMER T. PETERSON was born on a farm in Iowa in 1884, but moved to Kansas in 1903, where he has lived ever since. Formerly on the staff of the Kansas City "Star," he is now editor of the Wichita "Beacon," of which Governor Henry J. Allen is publisher and owner.

LAST week George Marvin's "Twin Cities of Minnesota" was mostly about Minneapolis; this week the greater emphasis is upon St. Paul. It was Mr. Marvin's idea that these two cities should be dealt with together as much as possible, since "each is actively interested in its own boosting and, apprehensively, in the progress of the other," and also because both are now occupied with the Minnesota State Fair, which began early in September.

F. ERNEST JOHNSON, of the Federal Council of Churches, conducted a survey of the status of prohibition enforcement throughout the United States. He has given The Outlook his conclusions in a summary of remarkable significance. It is a frank and fearless presentation of the situation from a man who is a friend and believer in prohibition.

By the Way

FROM "Judge:"

"You can depend on a youngster to stump you with some unexpected question," said Robert Edeson, the popular actor. "Take this case, for instance: The superintendent of a Sunday school repeated to the children the text, 'Arise, and take the young child and its mother, and flee into Egypt.'

"Then the superintendent showed a large picture illustrating this text in bright colors.

"'Isn't this picture fine?' he asked. 'Here is the mother. Here is the child. There's Egypt in the distance. Isn't it fine?'

"The children, however, looked disappointed, and finally a little boy piped out: 'Teacher, where's the flea?'"

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